

# A Brokers Guide to AmTrust E&S



# Letter from the President

## To Our Partner Agents:

Since the beginning, our mission has remained the same: To deliver outstanding insurance and risk solutions to our trading partners through innovation, niche expertise and unparalleled service.

At AmTrust E&S, we are proud to distribute our products and services through some of the most talented brokers in the business, providing our trading partners with a full range of innovative and competitive insurance products. Each product comes with the support of dedicated underwriters and claims professionals who understand that responsiveness, collaboration and ease of doing business are the keys to building a successful and enduring trading relationship.

We are always looking for ways to make doing business with us easier. When our partner brokers inquired about having access to one simple document highlighting all of our capabilities, we listened.

Working in collaboration with our producers, we are pleased to release the Brokers Guide to AmTrust E&S. The guide provides a wealth of information about AmTrust E&S's products, target markets, what makes our offerings unique, key coverage advantages, underwriting appetite, marketing tools and key company contacts. It is all here, easy to access and organized so you can quickly find the information you need, whenever you need it.

We think you will like one feature in particular. You can now access marketing tools, cobranding functionality and the applications you want simply by clicking hyperlinks and downloading these assets instantly. Please take some time to familiarize yourself with this valuable new resource. We welcome the opportunity to discuss any of the products and services featured in the guide. Please call or e-mail any of the contacts listed.

I could not be more excited about our company and our prospects. We will strive to exceed your expectations through our underwriting expertise, unsurpassed service and ongoing commitment to developing a diverse and meaningful suite of specialty insurance products.

As always, we are grateful for your business, and I thank you for your support and partnership with AmTrust E&S.

Sincerely,

David C. Lewis  
President  
AmTrust E&S Insurance Services

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# Our Mission

Our mission has remained the same since the beginning: To deliver outstanding insurance and risk solutions to our clients and partners around the world through innovation, niche expertise, and unparalleled service.

# Our Values



## EXCELLENCE

We set high standards in all areas of our performance. We deliver outstanding solutions, products and services to our agents, brokers, partners, customers, and communities. Our actions drive financial strength and stability.



## INNOVATION

We are nimble, responsive, service oriented, and entrepreneurial. We leverage technology to create value for our agents, brokers, partners, customers, employees and stockholders. We challenge traditional solutions and create new approaches.



## INTEGRITY

We act honestly, fairly and with high ethical standards. We question actions inconsistent with our values. We are trusted by our colleagues, customers and partners. We honor our promises and obligations.



## RESPONSIBILITY

We are dependable and our agents, brokers, partners, customers, colleagues, and communities can count on us. We do what we say we will do. We take responsibility for our actions and those of our team.



## INCLUSION

We embrace and value diverse individuals, opinions, cultures, and abilities, and actively seek them out. We respect all people and appreciate our differences. Simply put, we treat others the way we would like to be treated.



## TEAMWORK

We are one global AmTrust team. Building relationships and collaborating help us achieve success. We welcome spirited discussion. We know we will achieve more together than as individuals.

# Our Company

## INNOVATIVE

AmTrust began in 1998 with a commitment to innovation in small business insurance. Since, we've grown into a global property and casualty provider with a broad product offering. Our company has grown, but our commitment to innovation and service remain the same.

## GROWING

With over 7,000 employees serving 70 countries, we have become a top U.S. commercial insurer and a leading global provider of warranty products and specialty risk. But we believe as you get bigger, you also have to get better. Our investments in people and proprietary technology allow us to offer our customers the most innovative insurance products to meet their needs today and anticipate their needs for tomorrow. The more we learn from our historical claims data, the better we can build programs, products and services to help you prevent loss, prepare for risks and prevail when the unexpected occurs.

Our commitment to you has led us to build a better customer claims experience. It means we are listening and will continue to tailor our service to exceed your expectations.

## SUSTAINABLE

With an "A-" (Excellent), FSC "XV," Stable Outlook rating from A.M. Best, we are well positioned to provide coverage for those in need of a strong, agile partner.

# Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** We are committed to the wholesale market, offering appointments to a select number of brokers which provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent), FSC "XV," Stable Outlook by A.M. Best.

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks. We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Specialty Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer that is publicly traded on the NASDAQ global market under the symbol AFSI. AmTrust Financial Services has an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit [www.amtrustes.com](http://www.amtrustes.com).



# Our Financial Strength

Since the inception of AmTrust Financial Services, our business model has been focused on generating steady and stable growth. We have acquired multiple companies over the years, enabling us to offer one of the most diverse underwriting portfolios on the market. Twenty years of financial strength has led us to where we are today.

# \$8.4B

## GROSS WRITTEN PREMIUM

In 2017, AmTrust achieved another consecutive year of top-line growth with record gross written premiums.

# \$3.4B

## GAAP SURPLUS CAPITAL

Actions taken in 2017 have established a continually strong surplus.

# \$25.2B

## TOTAL ASSETS

We closed 2017 with record total assets.

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**FORTUNE<sup>®</sup>**  
**500**  
— 2018 —

**AMTRUST FINANCIAL BECAME A FORTUNE 500 MEMBER IN 2017.**

# General Overview

**Whether it's for hard-to-place or unusual risks, AmTrust E&S offers our clients a wide range of standard and specialty insurance products through its three primary underwriting platforms:** Specialty Casualty, Professional Liability and Small Business / Contract Binding.

Our underwriting teams are biased toward the more complex risks where experience and judgment are critical to success, offering customized solutions and underwriting expertise to meet each insured's unique challenges.



# AmTrust E&S Overview



Whether it's for hard-to-place or unusual risks, AmTrust E&S offers our clients a wide range of standard and specialty insurance products. Our underwriting teams focus on moderate- to high-risk commercial business, offering customized solutions and underwriting expertise to meet each insured's unique challenges.

## About AmTrust E&S

Headquartered in Boston, Mass., with offices in Atlanta, Chicago, Scottsdale and Southington, Conn., AmTrust E&S is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer and Fortune 500 company. Supported by nearly 8,000 employees in 70 countries, AmTrust Financial offers a full suite of specialty risk and extended warranty products.

## Why AmTrust E&S

- Small, focused and experienced underwriting team comprised of industry leaders, adept at understanding, handling and supporting complex accounts
- Limited appointments to a select number of brokers provides a competitive advantage and promotes long-term relationships
- Dedicated and experienced claims professionals who work intentionally and aggressively to protect our partners' and policyholders' best interests
- Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial, rated "A-" (Excellent), FSC "XV," Stable Outlook by A.M. Best.

## Our Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Our products and services are available only through a select number of licensed and contracted Excess and Surplus brokers.

Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through the following companies, assigned an "A-" (Excellent) rating, FSC "XV," Stable Outlook by A.M. Best:

- Associated Industries Insurance Company
- Security National Insurance Company

## What is Our Business Focus

We are biased toward the more complex risks where experience and judgment are critical to success. We cover a broad range of hard-to-place commercial exposures with the following characteristics:

- Moderate to higher hazard risks
- Severity loss potential preferred over frequency
- Focus on accounts under \$100,000 in premium

## Our Underwriting Teams

We offer our niche-based products through the following underwriting divisions.

**AmTrust E&S Specialty Casualty:** Primary and Excess Casualty Insurance Products in select industry segments, including manufacturing and processing, distribution, construction, hospitality, OL&T and service operations, as well as for many other types of small- to mid-sized unique and unusual risks.

**AmTrust E&S Pro:** Coverage for Error & Omissions (E&O) and Directors & Officers (D&O) is available for both primary and excess placements for lawyers, insurance-related service professionals, real estate professionals, financial broker dealers, design professionals, consultants, allied healthcare professionals and other miscellaneous service firms.

**AmTrust E&S Select:** The Select Business Team offers a variety of competitive and comprehensive products for small- to medium-sized businesses. Our broad appetite extends to over 75% of all available ISO classifications and includes a wide range of traditional and hard-to-place risks.

**Contract Binding:** Partnering with a select group of wholesale general agents, we offer a variety of competitive and comprehensive property and casualty package products for small- to medium-sized businesses.

**Select Online:** Utilizing a direct online underwriting platform with our brokers, AmTrust E&S underwrites and issues the policy in-house, bridging the gap between the standard small business binding risk and larger brokerage placements.



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# Claims Capability



At AmTrust, we believe that claims management begins and ends with a focus on our customers' success. Even in the most complex cases, from the initial loss report through claim resolution, our dedicated, experienced claims professionals will guide you every step of the way.

## Focused On Your Success

By providing strategic claims service – from the initial loss report through claim resolution – our claims team can ensure the best results for every partner and policyholder, every time.

Our claims team has the knowledge and technical expertise to handle the full spectrum of possible claims. This broad experience, coupled with extensive knowledge of the lines of business they serve, allows our team of specialists to deliver customer-oriented, results-driven service, ensuring that the appropriate level of expertise is employed.

## Your Partner Throughout the Process

We recognize that effective claims management is a key element in attracting and maintaining strong client relationships. AmTrust E&S policyholders can expect high-quality service from claims professionals with in-depth experience in investigating, evaluating and negotiating specialty lines claims, allowing us to achieve the best possible resolutions. We provide our customers with a best-in-class claims experience, driven by innovation, transformative technology and excellence in data analytics. We pride ourselves on providing highly effective litigation and claims management, achieving outcomes that distinguish our services.

## The AmTrust Advantages

- A consistent, customer-focused approach to claims management, including prompt insured and broker contact, in-depth claims investigation, effective resolution and defense strategies, and highly experienced litigation management teams
- Extensive in-house expertise; averaging 24 years of industry experience, our adjusters specialize in particular claim types/industry verticals to ensure optimal results
- Cutting-edge technology, a key to identifying claims trends, developing strategy and achieving efficiencies, adding value to our insureds
- Below-industry case-per-adjuster ratios, enabling our claims team to provide policyholders the attention they deserve

## Protecting Your Rights

Our team is focused on litigation prevention. However, we are prepared to defend and strategically position our policyholders when circumstances dictate. We provide access to an array of resources.

They include:

- A dedicated VP of Claims for E&S, along with a Complex Claims Division, supported by seasoned claims professionals
- A local support network, with 23 claims offices throughout North America
- A nationwide panel of distinguished defense law firms, vendors, consultants and experts, carefully selected based on skill, knowledge of our policyholders' business needs and past litigation performance
- A comprehensive legal billing review program designed to maximize policyholder value while minimizing legal costs

## Putting Technology to Work for Your Business

Our solutions-minded claims team is dedicated to ensuring positive claim outcomes for all our clients. Our predictive analytics allow us to:

- Identify drivers of an unexpected claim development
- Provide data guidance and prioritize processes via loss mitigation strategies
- Identify fraud and subrogation, reducing claim cycle time
- Creative operational efficiencies

## Preventing Fraud, Ensuring Savings

Insurance fraud is an industry-wide problem that directly contributes to the rise in premium rates for business owners. To reduce the likelihood of fraud, our fraud detection unit provides training, both flagging and reviewing all applicable claims. After working closely with internal and external investigators to identify and address claims where fraud is suspected, our team provides detailed reports to the appropriate authorities.



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# Loss Control



The AmTrust Loss Control department specializes in risk management support. We assist our underwriting department by assessing the conditions, practices and processes of the work environment to identify hazards and recommend strategies to management that can help reduce, control or eliminate accidents and losses. Remember, only you can prevent accidents and injuries in your workplace.

## Comprehensive Services

Our professional team of qualified field consultants is ready to provide you with assistance and offer:

- Local consultants across North America
- Risk management resources
- Job site surveys
- Hazard identification and control techniques
- Education and training
- Loss analysis
- Safety/risk management
- Technical & graphical loss analysis
- Underwriting/risk evaluation
- Technical consultation
- Training & education
- Resource materials

Because we know that access to information about Loss Control initiatives, best practices and training ideas can help control costs, we maintain an extensive Loss Control section on our website: [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com).

The site features a Loss Control library, offering a wide array of safety training and educational materials that provide both technical guidance, as well as general safety and training resources.

These resources can assist employers in developing solutions to control hazards, train employees and solve risk management problems.

Training employees to observe Loss Control guidelines is an important part of any program. AmTrust provides you with access to a variety of training materials and videos.

## Resources

We know companies need to control costs in today's competitive market. Promoting workplace safety to minimize employee injuries and expensive claims is one way to help achieve that goal. That is why we are dedicated to providing one of the most effective Loss Control programs available.

### Streaming Videos

Complimentary videos are available on a variety of subjects for use in your safety and training meetings. These include instructor guides, handouts, quizzes and more.

### Training Materials

AmTrust policyholders and insurance agents also have access to a variety of additional training materials at discounted rates.

### Train-the-Trainer

We also offer on-site training for managers at the companies we insure.



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# Specialty Casualty

**Our Specialty Casualty team has in-depth experience and the ability to tailor coverage for a diverse array of hard-to-place / non-standard risks.** We listen and will work with you to develop both Primary and Excess Casualty insurance solutions in select industry segments, including manufacturing, construction, OL&T and service operations, as well as for many other types of small to mid-sized unique and unusual risks.

## Products Portfolio

- General Liability
- Products Liability
- Liquor Liability
- Discontinued Products Liability
- Completed Operations Liability
- Owners and Contractors Protective Liability (OCPs)
- Excess Liability



# Specialty Casualty



## Overview

Our Specialty Casualty team has in-depth experience and the ability to tailor coverage for a diverse array of hard-to-place / non-standard risks. We listen and will work with you to develop both Primary and Excess Casualty insurance solutions in select industry segments, including manufacturing, construction, OL&T and service operations, as well as for many other types of small to mid-sized unique and unusual risks.

## What is Our Business Focus?

Our highly experienced underwriters provide insurance solutions in the following industry sectors:

- **Manufacturing & Distributing:** Products Liability for manufacturers, distributors and dealers of industrial and commercial products, including discontinued products. Consumer-based products selectively entertained based on exposure and loss history.
- **Construction:** Focus is on hard-to-place / non-standard commercial, residential and industrial artisan & specialty trade contractors, custom homebuilders and general contractors. Coverage is offered on a practice policy or project-specific basis.
- **Hospitality & Leisure:** General Liability and Liquor Liability coverage is available for establishments within sections of the hospitality industry, including restaurants, taverns, lounges, hotels, resorts, spas, theaters / concert venues and other hospitality properties that are susceptible to significant loss potential.
- **Real Estate & Habitational:** Premises Liability for lessor's risk, mercantile and habitational real estate, including apartments, condominiums, HOA, coops, lessor's risk (offices, buildings, strip malls, shopping centers, commercial properties), retail stores, convenience stores, vacant buildings and warehouses.

## Interest Profile

We entertain a broad range of small to mid-sized commercial exposures with the following characteristics:

- Moderate to higher-hazard risks
- Non-latent and very limited systemic exposure
- Severity loss potential preferred over frequency
- Strong loss control and risk-management practices

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

## Products Portfolio

- General Liability
- Products Liability
- Liquor Liability
- Discontinued Products Liability
- Completed Operations Liability
- Owners and Contractors Protective Liability (OCPs)

## Optional Coverage Available

- Employee Benefits Liability
- Garagekeepers Liability
- Innkeepers Liability
- Stop Gap Liability
- Hired and Non-Owned Auto Liability
- Additional insureds – wide variety of options including A.I.'s with products / completed operations
- Per-project and per-location aggregate endorsements Aggregate caps of \$3M, \$5M and \$10M available
- Primary and non-contributory wording
- Waivers of subrogation
- Industry-specific coverage extensions

## Basis of Coverage

- Occurrence or claims-made policies

## Policy Limits / Capacity

- Primary CGL Limits Up To \$5M Available
- Excess Follow Form Available Up to \$5M

## Premium & Attachment Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business and territory
- Attachment points on accounts will vary based on class, exposure and are set to contain frequency



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# Specialty Casualty



## Manufacturers & Distributors

Serving a niche market, AmTrust E&S Insurance Services provides Commercial General Liability and Products Liability Coverage for a broad spectrum of small to mid-sized manufacturers, distributors and importers of industrial and commercial products. Although our focus is on professional end users, we will selectively entertain consumer-based products based on exposure and loss history.

## Target Risk Profile

AmTrust E&S is interested in accounts with the following characteristics:

- Moderate- to higher-hazard risks
- Non-latent and very limited systemic exposure
- Severity loss potential preferred over frequency
- Strong loss control and risk-management practices

## Coverage Highlights & Advantages

- ISO coverage form: Minimizes explanation to clients and makes it easier to build layers above us and to stay current with coverage advancements
- Primary product/completed operations liability insurance (including premises operations)
- Discontinued Products Liability insurance
- Occurrence and claims-made coverage triggers available (Retro date continuity provided)
- Defense outside and inside the limits
- Identity Recovery Coverage – included no charge

## Optional Coverages

- Preferred Manufacturer's Enhancement Endorsement
- Employee Benefits Liability
- Primary and non-contributory wording
- Stop Gap Liability
- Vendors Coverage
- Waiver of subrogation
- Customized coverage extensions

## Policy Limits / Capacity

- \$1M per occurrence/\$2M general aggregate/\$2M products and completed operations aggregate
- Higher occurrence & aggregate limits are available for suitable risks

## Premium & Attachment Thresholds

- Minimum premiums vary by class, generally starting at \$10,000
- Guarantee cost up to a \$25,000 deductible
- Self-Insured Retention starting at \$25,000

## Targeted Classes

The following are just some of the classes of business written that reflect our broad appetite:

- Air conditioning and heating equipment
- Alarms systems
- Auto, bus, motorcycle and truck parts
- Customizing and conversion of vehicles
- Cable, chain and wire rope
- Clothing and wearing apparel
- Compressors, pumps and valves
- Construction equipment, no scaffolding
- Engine and turbine equipment and parts
- Electrical components and equipment
- Exercise Equipment
- "Green"/eco-friendly products
- Instruments: process, control, analytic, diagnostic
- Machinery manufacturers including: conveyor systems, material handling, agricultural, recycling and waste management
- Medical and dental products, non-invasive
- Metal goods; pipe or tube manufacturing
- Plastic, rubber or metal supply goods
- Recreational, sporting, athletic equipment - no helmets, no trampolines
- Safety equipment and protective apparel
- Surgical instruments and expendable products
- Tanks and pressurized vessels
- Trailers
- Textiles



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# Specialty Casualty



## Commercial Contractors

Our underwriting specialists provide customized insurance solutions for small to mid-sized artisan, specialty trade and commercial general contractors engaged in the construction of new commercial buildings and the maintenance, service, repair or remodeling of existing commercial structures. Primary General Liability contracts are offered on a practice policy or project-specific basis.

## Target Risk Profile

Preferred risks include well-managed companies with quality control standards, strong contracts and a low frequency of claims history in the following industry segments:

- General Contractors
- Subcontractors
- Owners Interest
- Projects

## Coverage Highlights & Advantages

- ISO coverage form, 2007 Edition
- Occurrence and claims-made coverage triggers available
- Term of project policies
- Identity Recovery Coverage - included no charge
- Employee Benefits Liability
- Primary and non-contributory wording
- Stop Gap Liability
- Waiver of Subrogation
- Additional insureds — wide variety of options, including A.I.'s with products / completed operations
- Per project aggregate endorsements  
Aggregate caps options of \$3M, \$5M and \$10M available
- Customized coverage extensions for construction risks

## Policy Limits / Capacity

- \$1M per occurrence / \$2M general aggregate / \$2M products and completed operations aggregate

## Premium & Attachment Thresholds

- Minimum policy premiums generally start at \$10,000 but will vary by class of business and territory
- Flexible attachment points: small to moderate deductibles, generally starting at \$2,500

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

## Targeted Classes / Appetite

The following are just some of the classes written that reflect our broad appetite for business:

- Boiler installation, repair, service
- Concrete construction
- Demolition
- Drilling – non-gas / oil, no directional
- Excavation, grading, site prep
- Electrical, HVAC and plumbing
- Elevator install, repair, service
- Industrial maintenance
- Infrastructure developers
- Insulation
- Masonry & stone
- Machinery installation, repair, service
- Metal erection – structural & non-structural
- Power line and conduit
- Painting & sandblasting
- Roofing
- Sprinkler installation
- Street & road
- Utility contractors
- Water / sewer



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# Specialty Casualty



## Residential Contractors

AmTrust E&S offers customized Primary General Liability programs for a wide array of small to mid-sized residential specialty trade contractors, general contractors and custom home builders. Coverage is offered on a practice- or project-specific basis for contractors engaged in the construction of new buildings and the maintenance, service, repair or remodeling of existing residential structures.

## Target Risk Profile

Preferred risks include well-managed companies with quality control standards, strong contracts and a low frequency of claims history in the following industry segments:

- Residential renovation and remodeling
- Custom homebuilders
- General contractors and artisans involved in the construction of select multi-family structures, including condos, townhomes in Non-CD states

## Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability; ISO coverage form, 2007 Edition
- Occurrence and claims-made coverage triggers available
- Term of project policies
- Identity Recovery Coverage – included no charge
- Employee Benefits Liability
- Primary and non-contributory wording
- Stop Gap Liability
- Waiver of Subrogation
- Additional insureds – wide variety of options including A.I.'s with products / completed operations
- Per project aggregate endorsements  
Aggregate caps options of \$3M, \$5M and \$10M available
- Customized coverage extensions for construction risks

## Policy Limits / Capacity

- \$1M per occurrence / \$2M general aggregate / \$2M products and completed operations aggregate

## Premium & Attachment Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business and territory
- Flexible attachment points: small to moderate deductibles generally starting at \$2,500

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

## Targeted Classes / Appetite

The following are just some of the classes of business written that reflect our broad appetite. Underwriting appetite varies based on territory and jurisdiction:

- Carpentry
- Concrete construction
- Demolition
- Drywall & plastering
- Electrical, plumbing & HVAC
- Excavation, grading & site prep
- Fence erection
- Insulation
- Kitchen & bath remodelers
- Landscape, irrigation and drainage systems
- Metal erection: decorative & structural
- Masonry, tile & stone
- Painting: interior & exterior
- Roofing
- Swimming pool construction & maintenance
- Sprinkler installation



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## Real Estate & Habitational

AmTrust E&S Insurance Services Inc. underwrites Primary General Liability insurance for a broad spectrum of small to mid-sized premises risks that do not meet the general underwriting criteria of the standard market. Our strength lies in our experience and flexible underwriting, allowing our underwriters to work collaboratively with you to determine the appropriate combinations of pricing, attachment point and coverage.

## Target Risk Profile

- AmTrust E&S is interested in accounts with the following characteristics:
- Deductibles
- Low claim frequency
- Moderate to higher exposures
- Focus on accounts under \$100,000 in premium

## Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability; ISO coverage form, 2007 Edition
- Identity Recovery Coverage – included no charge
- Employee Benefits Liability
- Stop Gap Liability
- Hired and Non-Owned Auto Liability
- Medical Payments Coverage
- Garagekeeper's Liability
- Assault & Battery Coverage available up to policy limits for acceptable risks
- Primary and non-contributory wording
- Additional insureds by written contract
- Waivers of subrogation

## Policy Limits / Capacity

- \$1M per occurrence / \$2M general aggregate / \$2M products / completed operations aggregate
  - Per location endorsements
- Aggregate caps options of \$3M, \$5M and \$10M available

## Attachment Points

Attachment points on accounts will vary based on class, exposure and are set to contain frequency

- First dollar coverage considered for acceptable risks
- Deductibles: \$2,500 to \$25,000

## Premium Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

## Targeted Classes / Appetite

The following are just some of the classes of business written that reflect our broad appetite. Underwriting appetite varies based on territory and jurisdiction:

### Habitational

- Apartment building owners or managers
  - Subsidized / independent senior living
  - Cooperative apartments
  - Target 2,500 units or less
- Condo / homeowners associations
  - Including those with higher-risk amenities

### Commercial Property Owners

- Office buildings and industrial parks
- Commercial lessor's risk schedules
- Parking lots / garages
- Warehouses

### Vacant Land and Buildings

- Foreclosed vacant properties
- New construction, not yet occupied
- Properties available for lease, not yet occupied
- Buildings awaiting renovation
- Real estate development property not yet under construction



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# Specialty Casualty



## Hospitality & Leisure

When you work with AmTrust E&S, you are partnering with flexible, knowledgeable, individual risk underwriters who recognize the unique liabilities associated with the hospitality industry. Every account is analyzed based upon management's experience, loss history, housekeeping and safety to customize programs offering comprehensive coverage at competitive pricing.

## Target Risk Profile

- AmTrust E&S is interested in accounts with the following characteristics:
- Liquor receipts typically less than 60% of sales; risks with higher percentages selectively considered
- Local establishments or multi-locations
- Privately owned or chains
- Deductibles / low claim frequency
- Focus on accounts under \$100,000 in premium

## Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability: ISO coverage form, 2007 edition
- Per location aggregate endorsements – aggregate caps options of \$3M, \$5M and \$10M available
- Product liability for brewing exposures or retail sales
- Identity Recovery Coverage – included no charge
- Assault & Battery Coverage – up to policy limits for acceptable risks
- Additional insured – managers or lessors of premises
- Innkeepers Liability
- Garagekeeper's Liability
- Employee Benefits Liability
- Stop Gap Liability
- Hired and Non-Owned Auto Liability
- Customized coverage extensions and enhancements

## Policy Limits / Capacity

- Commercial General Liability: \$1M per occurrence / \$2M general aggregate / \$2M products / completed operations aggregate
- Liquor Liability: \$1M each common cause

## Attachment Points

- Attachment points on accounts will vary based on class, exposure and are set to contain frequency starting at \$2,500

## Premium Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business

## Targeted Classes / Appetite

The following are just some of the classes written that reflect our broad appetite for business. Underwriting appetite varies based on territory and jurisdiction:

- Catering / banquet facilities
- Comedy clubs
- Country clubs
- Hotels, motels, resorts and spas
- Microbreweries and micro distilleries
- Restaurants, taverns, bars and lounges
- Special events
- Theaters and concert venues
- Wine bars / beer gardens
- Wine tasting
- Vineyards

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.



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# Specialty Casualty



## Excess Liability

When you need excess liability protection, you want a strong, reliable partner. AmTrust E&S's Follow Form Excess coverage offers your clients extra protection with flexible limits up to \$5 million. Our knowledgeable, experienced underwriters can respond quickly, providing you convenient one-stop shopping.

## Policy Limits / Capacity

- Up to \$5 million capacity
- Subject to combined limit of \$6,000,000 for Primary General Liability and Excess

## Basis of Coverage

- ISO Follow Form Excess Policy Claims-made and Occurrence triggers

## Premium Thresholds

- \$10,000 Minimum Policy Premium
- \$1,500 per million

## Minimum Underlying Requirements

- Underlying carriers must have an A.M. Best rating of "A-", FSC VII, or better
- General Liability: \$1million / \$2 million / \$2 million
- Automobile Liability: \$1 million CSL
- Liquor Liability: \$1million / \$2 million
- Employers Liability: \$500,000 / \$500,000 / \$500,000
- Employee Benefits: \$1 million / \$1 million: Claims Made or Occurrence

## Submission Requirements

- ACORD Commercial Insurance Application and Excess/Umbrella Application, as well as a Commercial General Liability Application with a complete Description of Operations
- AmTrust E&S Auto Supplemental Application or equivalent
- Auto Fleet breakout by vehicle type, including radius of operations, commodities hauled and drivers list
- Copy of underlying carrier quote letters
- Minimum five years of currently valued company loss runs for all underlying coverages, with a description of large losses in excess of \$250,000

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Approved in all 50 states, our products are distributed exclusively through a select number of licensed and contracted Excess and Surplus brokers.

## Appetite & Availability

Our excess product was designed to complement our niche primary business, targeting a broad range of hard-to-place commercial exposures:

### Contractors:

- Commercial general contractors and specialty trades
- Residential artisan contractors
- Boiler installation
- Concrete construction
- Custom homebuilders
- Conduit construction
- Demolition (no blasting)
- Excavation and grading
- HVAC: Installation, service or repair
- Landscaping services
- Machinery installation, service or repair
- Metal erection – up to five stories
- Plastering and stucco work
- Roofers
- Water/Sewer

### Manufacturers & Distributors:

- Auto, bus and truck parts
- Construction Equipment
- Compressors, pumps and valves
- Distributors - General
- Electrical components and equipment
- Industrial machinery and equipment
- Instruments: process, control, analytic and diagnostic
- Machinery manufacturers including conveyor systems, material handling, agricultural, recycling and waste management
- Medical Equipment - Non-invasive
- Plastic, rubber or metal supply goods
- Steel products: fabrication, pipe and tubing
- Tanks and pressurized vessels
- Textiles

### Premises-Related Exposures:

- Condominium Associations
- Office Buildings and Industrial Parks
- Lessors Risk Schedules
- Restaurants and Taverns
- Recreational Facilities and Resorts
- Theaters and other venues
- Vacant land
- Vacant buildings
- Wholesale distributors
- Warehousing



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# AmTrust E&S Select

**AmTrust E&S Select Business Division is a dedicated underwriting and service team focused on improving your ease of doing business.** Understanding that speed, efficiency and responsiveness are the keys to building a successful underwriting relationship, we provide our clients with a complete range of competitive casualty products that are complemented by the support of dedicated underwriters, claims professionals and an easy-to-use online platform to achieve quick underwriting and pricing decisions.

## Products Portfolio

- General Liability
- Property / Package
- Liquor Liability
- Employment Practices Liability
- Employee Benefits Liability
- Cyber Liability

# AmTrust E&S Select



## Overview

AmTrust E&S Select Business Division is a dedicated underwriting and service team focused on improving your ease of doing business. Understanding that speed, efficiency and responsiveness are the keys to building a successful underwriting relationship, we provide our clients with a complete range of competitive casualty products that are complemented by the support of dedicated underwriters, claims professionals and an easy-to-use online platform to achieve quick underwriting and pricing decisions.

## Underwriting Models

**Contract Binding Authority:** Partnering with a select group of wholesale general agents with personnel skilled in binding authorities and a proven track record of underwriting excellence, we offer a variety of competitive and comprehensive property and casualty package products for small to medium-sized businesses.

**Select Business – Online:** Utilizing a direct online underwriting platform with our brokers, AmTrust E&S underwrites and issues the policy in-house, bridging the gap between the standard small business binding risk and larger brokerage placements.

## Our Business Focus

We concentrate on smaller risks with an emphasis on artisan contractors and OL&T / premises related exposures that present low frequency of claims and a moderate exposure to severity.

Our broad appetite extends to over 75% of all available ISO classifications and includes a wide range of traditional and hard-to-place risks that do not meet the criteria of the standard market, including:

**Contracting Risks:** A majority of 9000 ISO contractors are available, including general, artisan and specialty trade contractors performing new construction, repair, installation and remodeling work.

**Habitational Risks:** Apartments, condominiums, townhouse associations, HOA, co-ops, mobile home parks and dwellings, including properties with swimming pools and other amenities.

**Owners, Landlords and Tenant Risks:** Lessor's risk (offices, buildings, strip malls, shopping centers, commercial properties), retail stores, convenience stores, service risks, vacant buildings and warehouses.

**Hospitality Risks:** Restaurants across a diverse range of establishments from "white linen table service" to delicatessens to local taverns. Hotels and motels, amusement / arcade centers and special events.

**Distributors and Wholesalers:** Small distributors and wholesalers of U.S.-manufactured products, including Metal, Paper, Plastic or Rubber Goods, Tools, Electrical Equipment, Clothing and Textile products.

## Policy Structure

Generally follow ISO, with additional company-specific exclusions and coverage parts; we provide coverage extensions and/or limitations on a manuscript basis.

- General Liability: \$1M per occurrence / \$2M aggregate
- Property: \$2,000,000 TIV
- Deductibles \$0 to \$5,000

## Coverage Highlights

Extensive coverage options allow you to customize your client's coverage, including:

- Liquor Liability
- Employee Benefits Liability
- Stop Gap
- Incidental Hired and Non-Owned Auto Coverage
- Innkeepers Liability / Lost Key Coverage
- Identity Recovery Coverage
- Silent A&B (where applicable)
- Hostile Fire Pollution Buybacks
- EPLI
- Cyber Liability
- Equipment Breakdown
- Ordinance & Law
- Property Extension Endorsements
- Professional Liability Enhancements
- Per-location and jobsite aggregates available
- Waiver of Subrogation
- Primary & Non-contributory
- Additional Insureds — wide variety of options including A.I.s with Products / Completed Operations



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# AmTrust E&S Select



## Contract Binding Operations

AmTrust E&S offers a contract binding facility to select wholesale general agents with personnel skilled in binding authorities and a proven track record of underwriting excellence. Our Contract Binding Unit offers competitive and comprehensive property and casualty package products to a wide range of small to medium-sized commercial accounts that have limited coverage options in the standard market due to their size, nature of operations or unusual hazards.

## Our Business Focus

The Contract Binding team targets small to medium-sized commercial accounts where it is cost-effective to utilize technology in accessing this niche. Our broad appetite extends to more than 75% of all available ISO classifications and includes a wide range of traditional and hard-to-place risks that do not meet the criteria of the standard market, including:

- Artisan & Specialty Trade Contractors
- General Contractors – Commercial & Residential
- Habitational
- Hospitality
- Manufacturers / Distributors
- Mercantile
- Owners, Landlords and Tenant Risks
- Vacant Buildings / Land
- Additional specialty niche classes

## Enhanced Contract Binding Portal

Understanding that speed, efficiency and responsiveness are the keys to building a successful underwriting relationship, our intuitive, secure user interface simplifies the process for both the general agent and carrier.

- Our platform supports the entire policy lifecycle, providing the ability to underwrite, rate, quote, bind and issue policies, all in real time.
- Single entry – no duplication of work – from entering the risk, quoting, binding, issuing and endorsing.
- Enhanced forms-generation engine allows clients to upload and easily change their coverage templates, static wordings or other documentation requirements.
- Integrated underwriting tools, underwriting guides and user manuals to help direct intelligent business decisions.
- “One-Click” submit for in-house underwriter referral, including real-time conversation box for client and Underwriter discussion.
- Online access to Claims and the information you need to monitor your business.
- All supported by our friendly, knowledgeable underwriters who want to help you write business.

## Policy Structure

Generally follow ISO, with additional company-specific exclusions and coverage parts; we provide coverage extensions and / or limitations on a manuscript basis.

- General Liability: \$1M / \$2M / \$2M
- Property: \$2M TIV

## Coverage Highlights

Extensive coverage options allow you to customize your client’s coverage and include:

- Liquor Liability
- Employee Benefits Liability
- Stop Gap
- Equipment Breakdown
- Waiver of Subrogation
- Incidental Hired and Non-Owned Auto Coverage
- Hostile Fire Pollution Buybacks
- Property Extension Endorsements
- Additional Insured’s – wide variety options including A.I.’s with Products / Completed Operations
- Identity Recovery Coverage
- Silent A&B (where applicable)
- Cyber Liability
- Ordinance & Law
- Primary & Non-contributory
- Innkeepers Liability / Lost Key Coverage
- Employment Practices Liability Insurance
- Per-location and jobsite aggregates available
- Customized coverage extensions and enhancements

## Minimum Premium

- Mono-line General Liability: \$500
- Package Policies: \$1,000



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# AmTrust E&S Select



## Select Online

We focus on small commercial accounts that due to their size, nature of operations or unusual hazards have limited coverage options in the standard market. Utilizing an automated direct submit platform, we bridge the gap between the standard small business binding risk and the larger brokerage placements where it is cost-effective to utilize technology in accessing this niche.

## Customer Profile

Our broad appetite includes a wide range of traditional and hard-to-place contracting, light manufacturing and OL&T / premises related exposures that have the following characteristics:

- Low claim frequency
- Moderate exposure to severity
- Focus on accounts under \$15,000 in premium

Risks that fall outside of the defined program qualifications will be referred to our Commercial Casualty Unit for consideration.

## AmTrust E&S Online – Simple, Secure, Smart

AmTrust E&S offers the convenience of a direct online underwriting platform designed with broker ease-of-business as its top priority. Rapidly clear, quote and submit business via our secure, state-of-the-art Web portal.

- Transmit an application, upload attachments and add notes with ease for fast underwriting response;
- Intuitive rating and forms-generation engine simplifies workflow, reducing keystrokes and duplicate data entry;
- Integrated underwriting tools and manuals help determine hazards and direct intelligent business decisions;
- “One-Click” submit for in-house underwriter review, real-time conversation box enables brokers and underwriters to communicate quickly and effectively to close business.

## Policy Structure

Generally follow ISO, with additional company-specific exclusions and coverage parts; we provide coverage extensions and / or limitations on a manuscript basis.

- ISO Occurrence coverage form: 2007 Edition
- \$1M per occurrence / \$2M aggregate
- Deductibles \$0 to \$5,000
- Minimum premiums generally starting at \$2,500

## Our Business Focus

The following are just some of the classes of business written that reflect our broad appetite. Please contact your Select Online underwriter for additional classifications we may consider.

### Contracting Risks

- General Contractors
- Masonry, Concrete & Stone
- Carpentry including framing
- Drywall or Wallboard Installation
- Electrical, HVAC and Plumbing
- Landscaping and Irrigation
- Painting – Interior & Exterior
- Wrecking & Demolition Work
- Site Development Contractors, including Land Clearing, Drainage, Excavation & Grading of Land

### Habitational & OLT Risks

- Apartments & Dwellings
- Condominiums & HOAs
- Hotels and Motels
- Mobile Home Parks
- Office buildings
- Restaurants & Taverns
- Retail & Convenience Stores
- Strip malls & shopping centers
- Special Events
- Vacant Building & Land

### Manufacturers & Distributors

- Automobile Parts, Non-Operating
- Clothing & Accessories
- Dies, Tools and Fixtures
- Electrical Parts & Equipment
- Finished products that are not electrified (Hand tools, containers, furniture, plumbing and heating products)
- Paper, Plastic & Rubber Goods
- Metal Goods
- Office Equipment
- Textiles - Standard & Impregnated



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# AmTrust E&S Select



## Cyber Liability Coverage

The financial and reputational consequences caused by a data breach could include loss of or closing of business, regulatory fines, cost of forensics, notifications, service for impacted customers, and litigation resulting from negligence.

## Is your business prepared to face this modern-day risk?

Your information is valuable to thieves. Businesses may be targeted because they store high-value records such as credit card numbers, social security numbers and sensitive health information. Small businesses may be more vulnerable to a data breach due to lack of necessary data security measures from internal sources (disgruntled employees, loss of laptops/phones, inadequate training, etc.) and external sources (malware/virus, phishing, keyloggers, and more).

AmTrust's Cyber Liability product offers low rates and specialized coverage. With no application required for a quote for limits of \$100,000 or below, adding this important coverage is easy.

## AmTrust Cyber Liability Coverage Features

### Breach Response Coverage

AmTrust Cyber Liability product begins working for you right away in the event of a data breach. First-Party response services are a phone call away and provide assistance at every stage:

- Assistance at every stage of the investigation of, and response to, a data breach incident from a team of technical experts
- Notification services for up to 100,000 affected individuals
- Call center services
- Public relations and crisis management expenses
- Legal services
- Computer forensic services

## Third Party Cyber Liability Coverage

Includes liability coverage for limits in addition to Breach Response Coverage for:

- Information security and privacy
- Regulatory defense and penalties
- Website and offline media content
- Payment card industry (PCI) for credit card breaches

### Added-value Services

- Online educational material
- Loss control and risk management information

## Sample Cyber Liability Rates

Policy Aggregate Limit of Liability	Privacy Breach Response Services		Premium
	Notified Individuals	Separate Limit of Liability Coverage*	
\$50,000**	10,000	\$25,000	\$95
\$100,000**	10,000	\$50,000	\$175

\* Limit for Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses is separate from and in addition to the Policy Aggregate Limit of Liability.

\*\* No application process for limits \$100,000 or below.



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# AmTrust E&S Select



## EPLI Coverage

Employment Practices Liability Insurance (EPLI) is a valuable insurance product specifically designed to protect businesses from employment practices liability exposure. It is inexpensive, comprehensive and provides free risk and employee management services previously available only to larger companies.

## Coverage

- Available for all employees, including full-time, part-time, seasonal, temporary, volunteers and independent contractors
- Claims made and reported form
- Standard and enhanced coverage options
- Enhanced version includes inappropriate third party conduct and punitive damages

## Definition of an Insured Event

- Discrimination
- Sexual harassment
- Wrongful termination, demotion or discipline
- Failure to hire, promote, fire or demote
- Wrongful infliction of emotional distress
- False imprisonment, detention or malicious prosecution
- Libel, slander, defamation of character or invasion of privacy

## Product Advantages

- Straightforward underwriting rules
- Competitive pricing
- No minimum premium
- Dedicated claims handling with personal contact within 24-48 hours after claims notification
- Risk management website for agents and insureds
- Self-insured retention reduced by 50% for termination or demotion claims if prior consultation was made to EPLI Hotline or approved labor law attorney
- When we coordinate the defense counsel, costs are 35% less than when a policyholder selects their own

## Preferred Exposures

- Contractors
- Doctors' offices
- Hotels
- Law offices
- Manufacturers
- Restaurants
- Retail establishments
- Wholesalers

## Ineligible Exposures

- Financial service organizations
- Motion picture production offices
- Radio / TV stations
- Sales organizations

## Support Tools

- Unlimited access to [www.amtrustworkplace.com](http://www.amtrustworkplace.com), an employment-related risk management website
- Online training for preventing sexual harassment, which meets the stringent legal requirements of states such as CA, MN, ME and HI
- Online training for employee terminations and employee discrimination prevention
- Information on compliance with wage and hour laws
- Customizable employment policies and procedures available in English and Spanish:
  - Example employee handbooks
  - HR policies
  - Procedure manuals
  - FAQs

These services are not compulsory but are recommended and kept up-to-date should you choose to use them.



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# AmTrust E&S Pro

**AmTrust E&S Pro works exclusively through a limited number of appointed wholesale brokers providing niche insurance solutions for many professionals.** Products include errors and omissions (E&O) insurance for lawyers, insurance related service professionals, real estate professionals, financial broker dealers, design professionals, consultants, allied healthcare professionals and other miscellaneous service firms.

## Products Portfolio

- Allied Medical Professional
- Architects & Engineers Professional Liability
- Broker Dealers & Registered Investment Advisors
- Insurance Agents & Brokers
- Lawyers Professional Liability
- Miscellaneous Professional Liability
- Pro Exec
- Real Estate Professionals E&O

# AmTrust E&S Pro



## Business Overview

AmTrust E&S Pro works exclusively through a limited number of appointed wholesale brokers, providing niche insurance solutions for many professionals. Products include errors and omissions (E&O) insurance for lawyers, insurance-related service professionals, real estate professionals, financial broker dealers, design professionals, consultants, allied healthcare professionals and other miscellaneous service firms.

## Coverage Highlights & Features

### Capacity

- \$5M in capacity across all products
- Primary and excess attachments considered across all product lines

### Attachment Points and Premium Thresholds\*

- Minimum Premium: \$5,000
- Minimum Retention: \$5,000

*\* Minimum premiums and retentions vary by product and exposure*

### Additional Coverage Features

- Dedicated coverage forms for all major product offerings
- Network Security and Privacy coverage available for all products
- Non-admitted product offerings allow for manuscript language where appropriate
- Built in Disciplinary Proceedings coverage for most classes
- Broad definition of covered Professional Services
- Worldwide coverage territory
- Favorable consent to settle clause
- Discrimination and dishonesty defense
- 90-day automatic reporting provision

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus brokers.

## Product Portfolio

### Real Estate Professionals E&O

Coverage available for real estate professionals performing residential and commercial sales, leasing, property/project management

### Architects & Engineers Professional Liability

Coverage for wide range of Architectural and Design professionals for broad practice disciplines including architecture, engineering and construction management

### Lawyers Professional Liability

Targeting law firms of 10 or more attorneys that do not fit the box of standard admitted markets; we offer flexible underwriting guidelines for areas of practice and claims history as well as a wide range of options for limits and retentions

### Miscellaneous Professional Liability

Customized E&O coverage for a broad spectrum of non-medical professionals considered harder to place risks as a result of coverage needs, claims history or class of business

### Broker Dealers, Registered Investment Advisors and Registered Representatives

Preferred accounts include firms with fewer than 200 Registered Representatives, revenues of at least \$1M, stable financials, limited exposure to distressed and alternative products, and generally less than \$500,000,000 assets under management

### Insurance Agents & Brokers

Coverage for Insurance professionals, including single location general agents, larger retail and wholesale organizations, MGA/MGU/Program managers, placing P&C, LA&H, mutual funds and consulting

### Pro Exec

Customizable professional and management liability insurance coverage for a wide range of Financial Service firms, Professional Consulting firms, as well as Business Service Providers. The menu driven policy form provides separate coverage grants for E&O, D&O, EPL and Fiduciary Liability

### Allied Medical Professional

Coverage for a wide variety of licensed medical practitioners providing niche, non-invasive medical treatment in outpatient facilities generating annual revenues of \$500,000 and up



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# AmTrust E&S Pro



## Design Professionals' E&O

AmTrust E&S Pro understands the unique liabilities that design professionals face and provides the right combination of product, pricing and service for your clients. Our underwriters tailor coverage for a wide range of small to mid-sized Architectural and Design professionals for broad practice disciplines, including architecture, engineering and construction management.

## Target Risk Profile

- U.S. domiciled firms with greater than \$250,000 in gross billings
- Minimum of 2 licensed professionals on staff full-time
- Strong risk management practices & stable staff
- Low frequency of claims history

## Coverage Highlights & Advantages

- Non-admitted product with broad coverage tailored for each individual risk
- Flexible program options, including deductibles and self-insured retentions
- Automatic extended reporting period of 90 days
- Broad definition of Insured
- Disciplinary Proceedings Coverage
- Punitive and Exemplary Damage, where insurable by law
- Spousal or Domestic Partner Coverage
- Sub-Limits for Subpoena Coverage and Crisis Management
- Third Party Network Security & Privacy Coverage
- Waiver of Subrogation
- Worldwide Coverage with suits brought within the U.S.

## Optional Coverages Available

- Additional defense limits
- Blanket Joint Venture Coverage
- Full Prior Acts Coverage for eligible firms
- Mediation or Arbitration credits
- Specific project or client excess limits
- Pre-approved or Mutual Selection of Counsel endorsements

## Policy Limits / Capacity

- \$5M on a primary or excess basis

## Premium & Attachment Thresholds

- Self-insured retention or deductibles starting at \$5,000
- Minimum premiums vary by class, generally starting at \$10,000

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

## Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks small and mid-sized A&E professionals not written by the standard market, including but not limited to the following:

- Agency Construction Managers & Owners Representatives
- Architects
- Building Inspectors
- Civil Engineering
- Communication Engineers
- Control System Integrators
- Draftsmen
- Electrical Engineering
- Environmental Engineering
- Forensic Engineering
- HVAC Engineers
- Interior Designers
- Laboratory / Material Testing
- Land Surveyors
- Landscape Architecture
- Mechanical Engineering
- Process Engineers
- Project / Construction Management
- Transportation Engineers



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# AmTrust E&S Pro



## Financial Broker-Dealers and Registered Investment Advisors

In today's litigious society, managing risk includes securing the highest levels of customized professional liability coverage to mitigate risk and lower costs. AmTrust E&S Pro has dedicated professionals with years of experience who understand the unique nature of your practice and will work to customize the right solutions for Broker Dealers, Registered Investment Advisors and their Registered Representatives.

## Target Risk Profile

Our preferred accounts include firms with the following characteristics:

- Firms with generally 250 registered representatives or less
- Limited exposure to distressed and alternative products
- Experienced principals with at least 3 years in business

## Coverage Highlights & Advantages

Non-admitted product with broad coverage tailored for each individual risk, including:

- 90-day automatic extended reporting period
- Punitive Damages Coverage, where insurable by law
- Broad Definition of Securities
- Disciplinary Proceedings Coverage
- Registered Investment Adviser Coverage
- Professional Services includes Financial Planning
- Coverage for Life, Health, Annuity, A&D products
- Coverage for past, present or future D&O's and employees
- Worldwide Coverage for claims brought in the U.S.
- Bankruptcy or insolvency of the Insured shall not relieve the Company of its obligations

## Optional Coverages Available

- Pre-approved or mutual selection of counsel endorsement
- Mediation or arbitration credits
- Sub limits for Alternative Products and Cost of Corrections

## Policy Limits / Capacity

- \$1 million per claim / \$2 million aggregate
- Coverage offered on a primary or excess basis

## Premium & Attachment Thresholds

- Self-Insured Retention or Deductibles starting at \$5,000 for Registered Representatives and \$25,000 for Broker Dealers
- Minimum premiums vary by class, generally starting at \$20,000

## Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks that may not fit well in the standard market.

Our broad appetite includes:

- Small to midsize regional firms
- Boutique broker-dealer firms
- Firms with limited number of branch offices or centralized location
- Firms employing stable, experienced teams

## Limited Appetite

- Risks with Private Placement, REIT, Hedge Fund, or other non-registered fund exposure
- Investment banking and M&A activity
- Cost of Corrections

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus Lines Wholesale Brokers.



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# AmTrust E&S Pro



## Insurance Agents & Brokers E&O

AmTrust E&S Pro provides coverage for a wide spectrum of insurance professionals, from small, single-location general agents to larger retail and wholesale organizations.

## Target Risk Profile

- Retail Property and Casualty Agents & Brokers with revenues generally greater than \$1 million
- Wholesale Property and Casualty Agents & Brokers, Managing General Underwriters, Managing General Agents and Program Administrators with revenues generally greater than \$1 million

## Coverage Highlights & Advantages

- Non-admitted product with broad coverage tailored to each individual risk
- Broad definition of Professional Services
- Infringement of Intellectual Property Rights coverage
- Most favored wording for punitive damages
- Third Party Network Security & Privacy Coverage
- Spousal and Domestic Partner Coverage
- Disciplinary Proceedings Coverage
- Worldwide Coverage for claims brought in the U.S.
- Newly Acquired Subsidiary Coverage
- Personal and Advertising Injury Coverage
- 90-day automatic extended reporting provision
- Sub-limits for Subpoena Coverage and Crisis Management

## Optional Coverages Available

- Pre-approved and Mutual Selection of Counsel endorsements
- Additional Defense Limits
- Full Prior Acts
- “Softened Hammer” provision
- Independent Contractor and Sub-Producer Coverage

## Policy Limits/Capacity

- \$5 million on a primary or excess basis

## Premium & Attachment Thresholds

- Self-Insured Retention or Deductibles starting at \$5,000
- Minimum premiums vary by class, generally starting at \$10,000

## Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks that may not fit well in the standard market.

Our broad appetite includes:

- Retail & Wholesale Agencies
- Surplus Lines Brokers
- Life, Accident, Health & Disability Agents
- Risk Management Consulting
- Insurance Consultants
- Property & Casualty Agents/Brokers
- Underwriting Managers/MGAs
- Program Managers
- Third Party Administrators/Adjusters

## Risk Avoidance / Mitigation

- Investment advisors or financial planning consultants
- Professionals who exercise discretionary authority over client funds
- Reinsurance brokers, national wholesale brokers
- Professionals with any revenue generated from outside the United States

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus brokers.



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[www.amtrustes.com](http://www.amtrustes.com)

# AmTrust E&S Pro



## Allied Medical

As industry employment and service capabilities increase, health care professionals are at increased risk for professional liability claims. AmTrust E&S Pro provides coverage for a wide variety of licensed medical practitioners who provide niche, non-invasive diagnostic, technical, therapeutic or support services in outpatient facilities.

## Typical Client Profile

- Experienced, well-managed firms with established track records generating revenues greater than \$1 million
- Strong risk management practices & stable staff
- Low frequency of claims history

## Coverage Highlights

- Broad coverage tailored for each individual risk
- Network Security and Privacy Coverage
- 90-day automatic reporting provision
- Punitive Damages Coverage
- Broad Managed Care Activity and Medical Services Coverage
- Disciplinary Proceedings Coverage
- Personal and Advertising Injury Coverage
- Lawful Spouse or Domestic Partner Coverage
- Newly Acquired Subsidiary Coverage
- Insured Person includes contract, temporary and/or leased personnel
- Pre-Judgment and Post-Judgment interest included in Damages
- Worldwide Coverage for claims brought in the USA

## Optional Coverages

- Optional Extended Reporting Period options
- Pre-Approved or Mutual Selection of Defense Counsel
- Sub limit for Subpoena and Crisis Management available

## Policy Limits / Capacity

- \$5 million offered on a primary or excess basis

## Premium & Attached Threshold

- SIRs or Deductibles starting at \$2,500
- Premiums vary by class, generally starting at \$10,000

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus Lines Wholesale Brokers.

## Targeted Classes / Appetite

The AmTrust E&S Pro offers broad protection for a wide range of allied healthcare service providers, including but not limited to:

### Miscellaneous Healthcare Facilities:

- |   |                                |
|---|--------------------------------|
| • Allied Health Schools                   | • Weight Loss Centers          |
| • Dialysis Centers                        | • Nutritionists                |
| • Clinical Trials / Clinical Research Org | • Hyperbaric Treatment Centers |
| • Counseling and Therapy Centers          | • Pathology Labs               |
| • Imaging / X-ray / MRI Centers           | • Sleep Centers                |
| • Halfway Houses                          | • Testing Centers              |
| • Mental Health Clinics                   | • Medispas and Surgi Centers   |
| • Managed Care Facilities                 |                                |

### Home Health, Social Service & Staffing:

- |  |   |
|--|---|
| • Independent or Transitional Living Orgs                          | • Adoption Placement & Foster Care Agencies |
| • Vocational Workshops   | • Group Homes                               |
| • Community or Recreational Centers                                | • Counseling Services & Referral Programs   |
| • Home Healthcare Operations                                       | • Youth Services Programs                   |
| • Services for the Mentally and Physically Challenged              | • Outpatient Substance Abuse Centers        |
| • Residential Care & Outpatient Counseling for Mentally Challenged | • Nurse / Temporary / Therapist Staffing    |
| • Allied Health Professionals                                      | • Hospice Care                              |



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# AmTrust E&S Pro



## Lawyers Professional

AmTrust E&S Pro understands that a small error or oversight or even a minor misunderstanding can escalate into a costly lawsuit in today's increasingly competitive legal environment. Our Lawyers Professional Liability (LPL) Insurance offers flexible, customizable protection for law firms of 10 or more attorneys that do not fit the box of standard admitted markets due to area of practice or claims history.

## Target Risk Profile

- Law firms with 10 or more attorneys
- Start-up or merged firms with experienced professionals
- Strong risk management practices & stable staff
- Niche focus, including some traditionally higher hazard areas

## Coverage Highlights & Advantages

- Non-admitted product tailored for each individual risk
- Broad definition of Professional Services
- Broad definition of Insured
- Damages include pre- and post-judgment interest
- Disciplinary Proceedings Coverage
- Full Prior Acts Coverage for eligible firms
- Intellectual Property and Securities Coverage
- Mediation / Arbitration Credits available
- Punitive and Exemplary Damages Coverage
- Personal Injury Coverage
- Per Diem and Independent Contractor Coverage
- Pre-claim Assistance & Expense Reimbursement
- 90-day automatic tail
- Spousal or Domestic Partner Coverage
- Sub-Limits for Subpoena Coverage and Crisis Management
- Third Party Network Security & Privacy Coverage
- Worldwide Coverage for suits brought within the U.S.
- Predecessor Firm Coverage
- Mutual Selection of Defense Counsel available
- Pre-approved Defense Counsel for select firms
- "Softened Hammer" provision available
- Nonprofit Director & Officer Coverage available
- Additional Defense Limits available

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus brokers.

## Policy Limits / Capacity

- \$5M on a primary or excess basis
- Quote Share participation available

## Premium & Attachment Thresholds

- Self-insured retention or deductibles starting at \$10,000
- Minimum premiums vary by class, generally starting at \$20,000

## Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks small and mid-sized law firms not written by the standard market. Our broad area of practice appetite includes:

- |                              |  |
|------------------------------|--|
| • Business Transactions      | • Immigration Law                          |
| • Civil Litigation Defense   | • Insurance Defense                        |
| • Collections                | • Intellectual Property                    |
| • Commercial Litigation      | • Juvenile Rights, Guardianships           |
| • Creditor Rights            | • Mediation / Arbitration                  |
| • Criminal Defense           | • Municipal Law                            |
| • Elder Law                  | • Plaintiff Litigation (Limited Mass Tort) |
| • Employment Law             | • Workers' Compensation                    |
| • Environmental / Regulatory | • Public Utilities                         |
| • Estates / Trusts / Probate | • Securities                               |
| • Immigration Law            | • Schools & Education                      |



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# AmTrust E&S Pro



## Miscellaneous E&O

Regardless of the size of your business, you have potential exposures as client expectations are increasing and lawsuits are becoming more common. AmTrust E&S Pro Miscellaneous Professional Liability provides protection for a broad spectrum of non-medical professionals who are considered harder-to-place risks as a result of coverage needs, claims history, class of business or nature of professional services provided.

## Policy Limits / Capacity

- \$5M offered on a primary or excess basis

## Coverage Highlights and Advantages

- Non-admitted product with broad coverage tailored for each individual risk
- 90-day automatic reporting provision
- Most Favorable Venue wording for punitive damages
- Disciplinary Proceedings Coverage
- Infringement of intellectual property rights
- Broad definition of Insured Person
- Broad definition of “Wrongful Act,” with the ability to manuscript the definition of Professional Services
- Third-party Network Security & Privacy Coverage
- Automatic subsidiary coverage for 50%+ ownership
- Spousal and Domestic Partner Coverage

## Optional Coverage

- Worldwide Coverage
- Mutual Selection of Counsel Endorsements
- Full Prior-Acts Coverage on qualified risks
- First-dollar defense
- Additional defense limit of liability
- Contingent BI/PD

## Attachment & Premium Thresholds

- Our focus is on businesses with well-established track records generating annual revenues of \$250,000 or greater
- SIRs or Deductibles starting at \$2,500
- Premiums vary by class, generally starting at \$10,000

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus brokers.

## Target Classifications

The AmTrust E&S Pro MPL product offers protection for a wide range of business, professional and personal service providers, including but not limited to the following, as many policies are written for unique, one-of-a-kind E&O exposures.

### Business Services

- Advertising Agencies
- Arbitrators / Mediators
- Business Associations
- Claims Administrators
- Insurance Support Services
- Document / Information Services
- Payroll Services
- Medical Billing / Coding
- Temporary Staffing Services
- Market Researchers
- Public Relation Services
- Repossession Services

### Personal Services

- Funeral Director / Mortician
- Home Inspector
- Travel Agent / Tour Operator
- Executive Search / Recruiters
- Graphic Designers
- Interior Design / Decorators
- Interpreters / Translators
- Life Coach
- Forensic Investigators
- Publishers / Printers
- Literary Agent
- Event Planners / Promoters

### Professional / Consultants

- Agricultural
- Communications
- Education / Training
- Financial
- Human Resources
- Management
- Marketing / Media
- Public Relations
- Quality Assurance
- Research & Development
- Telecommunication
- Property Managers



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# AmTrust E&S Pro



## Real Estate Professionals' Errors & Omissions

In today's ever-changing housing and property market, understanding the complexities and risks associated with real estate takes expertise. For that reason, AmTrust E&S Pro has created a Real Estate Professional Liability product to specifically address the array of exposures unique to professionals and companies that conduct business in the real estate industry.

## Target Risk Profile

- Residential and Commercial Real Estate Professionals
- Revenues generally greater than \$250,000
- Strong risk management practices & stable staff
- Low frequency of claims history

## Coverage Highlights & Advantages

- Lockbox Coverage including Fair Housing Discrimination
- Discrimination Proceedings Coverage
- Personal and Advertising Injury, including Bodily Injury
- 90-day automatic extended reporting provision
- Automatic coverage for direct or indirect ownership interest in real property up to 50%
- Self-insured retention or deductible options
- Punitive and Exemplary Damages Coverage
- Broad definition of Professional Services, including property management, developer and construction management
- Definition of Insured includes independent contractors
- Sub-limits for Subpoena Coverage, disciplinary proceedings and Crisis Management
- Spousal and Domestic Partner Coverage
- Mediation or Arbitration credits
- Worldwide coverage with suits brought in the U.S.

## Optional Coverages Available

- Contingent BI/PD Coverage
- Pre-approved or Mutual selection of counsel endorsements
- Additional Defense Limits

## Policy Limits / Capacity

- \$5M on a primary or excess basis

## Premium & Attachment Thresholds

- Self-Insured Retention or Deductibles starting at \$2,500
- Minimum premiums vary by class, generally starting at \$5,000

## Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks small and mid-sized real estate firms not written by the standard market. Our broad appetite includes:

- Residential Real Estate Agents & Brokers
- Residential Leasing Agents
- Residential Property Managers
- Commercial Real Estate Agents & Brokers
- Commercial Leasing Agents
- Commercial Property Managers
- Real Estate Consultants
- Property Preservationists

## Restrictions/Limited Appetite

- Risks with REIT exposure
- Project and Construction Management
- Property Development

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus brokers.



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# AmTrust E&S Pro



## Pro Exec

The Financial Services industry faces greater challenges than ever before. Companies are subject to greater scrutiny, complex regulation and an increasingly litigious investment environment. AmTrust E&S Pro Exec offers firms protection to help them navigate today's risk landscape by providing customizable professional and management liability insurance coverage, all backed by experienced underwriting and skilled claims management.

## Policy Limits / Capacity

- Up to \$5 million offered on a primary or excess basis

## Available Coverage

- Miscellaneous Professional Liability
- Financial Services Professional Liability
- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Network Security & Privacy Liability
- Disciplinary Proceedings Coverage

## Coverage Highlights & Advantages

- Cafeteria-style selection format affords convenience and flexibility
- Claims made and reported policy with duty to defend language
- Broad D&O definition of claim including monetary, non-monetary and injunctive relief
- D&O coverage for civil, criminal, administrative, regulatory or arbitration proceedings against an Insured
- Broad Professional Liability coverage part with customizable definition of professional services
- Network Security and Privacy Liability coverage and Disciplinary Proceedings coverage available
- EPL includes third-party coverage
- Broad EPL definition of employee includes independent contractors
- Definition of loss includes alleged violations of Fair Labor Standard Act relating to classifying employees
- Fiduciary Liability includes voluntary settlement fees and claims expenses
- Fiduciary Definition of Loss includes pre- and post-judgment interest and up to a \$100,000 limit for HIPAA penalties

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in all 50 states and distributed exclusively through a select number of licensed and contracted Excess and Surplus brokers.

## Submission Requirements

- AmTrust E&S Pro Application and appropriate supplemental or equivalent
- Five-year currently valued company loss runs
- Company Financial Statements as appropriate
- Copy of expiring Dec Page required upon binding (if quoted with prior acts)

## Targeted Classification

The AmTrust E&S Pro Exec product offers protection for a wide range of financial and professional consultants, as well as business service providers. These include but are not limited to the following, as many policies are written for one-of-a-kind exposures.

### Financial Services:

- Broker Dealers
- Investment Advisors
- Hedge Funds
- Investment Bankers
- Merger & Acquisition Consultants
- Financial Consultants
- Pension Consultants
- Real Estate Companies
- Equipment Finance
- Asset Backed Lending
- Investment Valuation/Fairness
- Economic Advisors
- Government / Community Development
- Crowd Funding Platforms
- Financial Technology Firms

### Business Services:

- Arbitrators / Mediators
- Business Associations
- Claims Administrators
- Insurance Support Services
- Document / Information Services
- Payroll Services
- Medical Billing / Coding
- Publishers / Printers
- Literary Agent
- Event Planners / Promoters
- Market Researchers
- Public Relation Services
- Repossession Services

### Professional & Consultants:

- Agricultural
- Communications
- Education / Training
- Financial
- Human Resources
- Management
- Marketing / Media
- Public Relations
- Quality Assurance
- Research & Development
- Telecommunication
- Property Managers



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# Contact Us

# Report a Claim & Request a Loss Run

## How to Report a Claim

It is critical to report incidents, claims and lawsuits as soon as possible. Early reporting enables the casualty claim staff to obtain the necessary information to handle the claim fairly and promptly.

In order to streamline the process of reporting, we have a variety of ways to contact the Claims Department.

Policyholders are encouraged to continue reporting the First Notice of Loss through normal channels by contacting their Broker for Casualty Claims.

For Brokers, the preferred method of reporting the First Notice of Loss is via our designated email address, set up by line of business and provided below.

## By Email

### **General Liability Claims:**

[GLclaims@amtrustes.com](mailto:GLclaims@amtrustes.com)

### **Professional Liability Claims:**

[Professionalclaims@amtrustes.com](mailto:Professionalclaims@amtrustes.com)

### **Environmental Claims:**

[Environmentalclaims@amtrustes.com](mailto:Environmentalclaims@amtrustes.com)

## By Mail

AmTrust North America  
Claims Department  
P.O. Box 650767  
Dallas, TX 75265-0767

## By Telephone or Fax

### **Telephone:**

866.272.9767

### **FAX:**

877.669.9140

*Please note: When sending correspondence via mail or email, please include the policy number and/or claim number.*

## Loss Run Requests

For producers and customers eligible to receive summary loss information about your account, please submit your request, including the AmTrust E&S policy numbers, on company letterhead to:

[AmTrustESLossRuns@amtrustgroup.com](mailto:AmTrustESLossRuns@amtrustgroup.com)

# Contact Information

## Corporate Office

### **AmTrust E&S Insurance Services**

101 Arch Street, Suite 1740  
Boston, MA 02110

### **David C. Lewis**

President  
857.400.3202 office  
David.Lewis@amtrustgroup.com

## Underwriting Offices

### **Alpharetta, GA**

3925 Brookside Parkway, 4th Floor  
Alpharetta, GA 30022

### **Boston, MA**

101 Arch Street, Suite 1740  
Boston, MA 02110

### **Chicago, IL**

233 N. Michigan Ave Ste 1000  
Chicago IL 60601

### **Scottsdale, AZ**

15333 North Pima Road, Suite 350  
Scottsdale, AZ 85260

### **Southington, CT**

400 Executive Boulevard, 4th Floor  
Southington, CT 06489

## Key Underwriting Contacts

## Specialty Casualty

### **Duffy Koller**

VP – Specialty Casualty  
AmTrust E&S Insurance Services, Inc.  
233 N. Michigan Ave Suite1000  
Chicago IL 60601  
312.715.3026 Office  
Duffy.koller@amtrustgroup.com

## AmTrust E&S Pro

### **Gene Mason**

SVP Professional Lines  
AmTrust E&S Insurance Services, Inc.  
400 Executive Boulevard, 4th Floor  
Southington, CT 06489  
860.571.3169  
Gene.Mason@amtrustgroup.com

## AmTrust E&S Select

### **Christopher Fylak ASLI, AIS**

VP Contract Binding & Select Business  
AmTrust E&S Insurance Services  
15333 North Pima Road Suite 350  
Scottsdale, Arizona 85260  
480.707.5089  
Christopher.Fylak@AmTrustGroup.com

## Submission Mailbox

Please send new business submissions to:

**Specialty Casualty:** [Submissions@amtrustes.com](mailto:Submissions@amtrustes.com)

**AmTrust E&S Pro:** [ProSubmissions@AmTrustES.com](mailto:ProSubmissions@AmTrustES.com)

# Follow Us Online



# Marketing Tools





# Downloadable Sell Sheets

## Business Overview

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[DOWNLOAD](#) AmTrust E&S Overview

[DOWNLOAD](#) Financial Strength

[DOWNLOAD](#) Claims Capabilities

[DOWNLOAD](#) Loss Control

## E&S Select

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[DOWNLOAD](#) Business Overview

[DOWNLOAD](#) Contract Binding Operations

[DOWNLOAD](#) Cyber Liability

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## Specialty Casualty

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[DOWNLOAD](#) Excess Liability

[DOWNLOAD](#) Hospitality and Leisure

[DOWNLOAD](#) Manufacturers and Distributors

[DOWNLOAD](#) Real Estate & Habitational

[DOWNLOAD](#) Residential Contractors

## E&S Pro

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[DOWNLOAD](#) Business Overview

[DOWNLOAD](#) Allied Medical

[DOWNLOAD](#) Design Professionals' E&O

[DOWNLOAD](#) Insurance Agents & Brokers

[DOWNLOAD](#) Lawyers Professional

[DOWNLOAD](#) Miscellaneous E&O

[DOWNLOAD](#) Pro Exec

[DOWNLOAD](#) Real Estate Professionals' E&O

[DOWNLOAD](#) Financial Broker-Dealers &  
Registered Investment Advisors

# PrintStore: Cobranding with AmTrust

Ready to grow your business? AmTrustPrintstore provides a convenient way to create customized, co-branded marketing collateral whenever you need it. Our print-on-demand system makes it easy to incorporate logos, images and contact information into AmTrust's complete lineup of product sell sheets. Whether downloading free digital files or placing a print order, you can build a library of professionally produced marketing materials right from your computer.



## Step 1:

To access the AmTrustPrintstore, [click here](#). If this is your first visit, click the blue **“Create new account”** bar. You will then create a username and password. Finally, click the **“LOGON”** button. If returning, simply enter your username and password, and then log on.



## Step 2:

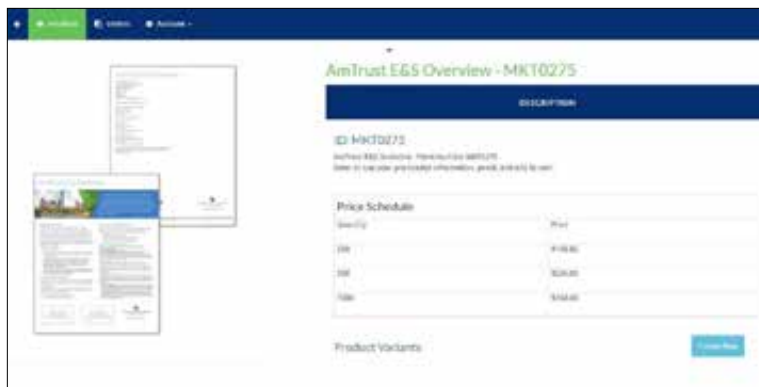
This landing page features a list of coverage categories, each with a click-through link. Simply click the **“AmTrust E&S”** graphic to access all the available E&S product sell sheets.



## Step 3:

This landing page features customizable sell sheets for E&S Pro, Specialty and Casualty, and E&S Select products. There is also a section dedicated to E&S Overview sell sheets. Click the sell sheet link you want to advance to the corresponding ordering page.

# PrintStore: Cobranding with AmTrust



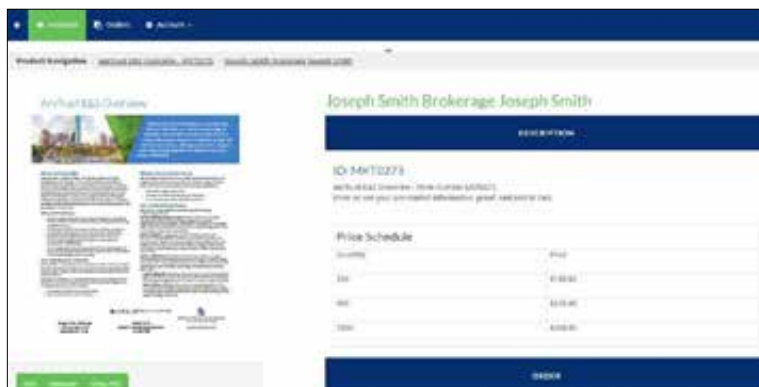
## Step 4:

This landing page features a visual representation of the sell sheet you selected, as well as a pricing schedule based on your order quantity. To customize your sell sheet, click the blue **“Create New”** bar.



## Step 5:

Here, you can place your agency's logo and a second image on your sell sheet. To upload your desired image(s), click the green **“Upload File”** button(s) and then type your agency's and/or your personal contact information in the entry fields. Once complete, click the **“Save”** button.



## Step 6:

Here, you can preview your customized sell sheet. You can make edits, remove or replace an image and save the sell sheet (as a PDF) to your desktop. Note: You may distribute the PDF electronically, print it yourself or place a print order. To place an order, simply click the arrow to the right of the **“Order Quantity”** field and select your desired quantity from the drop-down menu. Then click the green **“Add to Cart”** bar.



## Step 7:

Here, you can download a copy of your sell sheet, confirm or adjust the order quantity and view the subtotal. If everything looks good, click the green **“Check Out”** bar to place your order. You also can continue shopping, cancel your order or save your order by clicking the corresponding bar at the bottom of the screen.

# Downloadable Supplemental Applications

## Specialty Casualty Applications

### Manufacturing & Distributing

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[DOWNLOAD](#)[Discontinued Products Long Form Application](#)[DOWNLOAD](#)[Machine Shop](#)[DOWNLOAD](#)[Discontinued Products Short Form Application](#)[DOWNLOAD](#)[Manufactured Homes](#)[DOWNLOAD](#)[Distributors & Wholesalers](#)[DOWNLOAD](#)[Products Liability](#)[DOWNLOAD](#)[Foreign Manufactured Products](#)

### Residential & Commercial Construction

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# Downloadable Supplemental Applications

## Hospitality & Leisure

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[DOWNLOAD](#)[Climbing Wall](#)[DOWNLOAD](#)[Liquor Liability](#)[DOWNLOAD](#)[Craft Brewers](#)[DOWNLOAD](#)[Mechanical Bull](#)[DOWNLOAD](#)[Health Club](#)[DOWNLOAD](#)[Restaurant & Tavern](#)[DOWNLOAD](#)[Hotel & Motel](#)[DOWNLOAD](#)[Valet Parking](#)

## Real Estate & Habitational

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## Other Apps

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[DOWNLOAD](#)[Additional Insured Request Form](#)[DOWNLOAD](#)[General Liability Loss Warranty](#)[DOWNLOAD](#)[Automobile](#)[DOWNLOAD](#)[Hired Non Owned Auto](#)[DOWNLOAD](#)[Employee Benefits](#)

# Downloadable Supplemental Applications

## E&S Pro Apps

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<a href="#">DOWNLOAD</a>	Alternative Products	<a href="#">DOWNLOAD</a>	Miscellaneous Professional Liability
<a href="#">DOWNLOAD</a>	Architects & Engineers	<a href="#">DOWNLOAD</a>	Outside Interests
<a href="#">DOWNLOAD</a>	Insurance Services	<a href="#">DOWNLOAD</a>	Real Estate Professional
<a href="#">DOWNLOAD</a>	Investment Advisory	<a href="#">DOWNLOAD</a>	Securities Professional
<a href="#">DOWNLOAD</a>	Investment Banking	<a href="#">DOWNLOAD</a>	Securities Transaction
<a href="#">DOWNLOAD</a>	Lawyers Professional Liability Application	<a href="#">DOWNLOAD</a>	Supplemental Claims Application
<a href="#">DOWNLOAD</a>	Lawyers Professional Renewal Application	<a href="#">DOWNLOAD</a>	Trade Error Corrections
<a href="#">DOWNLOAD</a>	Lawyers Professional Supplemental Application		



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