

ezPac 

ezPac California Coverage

AmTrust North America is pleased to offer ezPac, a flexible commercial package policy providing property and general liability coverage for small and mid-sized businesses. ezPac can be accessed quickly at our website via AmTrust Online to submit, rate, quote and bind policies, and match the insured's exposures with a wide range of optional and enhanced coverages.



Our Focus

small to mid-sized businesses



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

Preferred Classes of Business

- Mixed occupancies: retail, office and apartments
- Commercial real estate: lessors risk
- Restaurants
- Retail stores
- Wholesale distributors
- Office / Service

Commercial Property

- Building, BPP and BI limits available up to \$30 million
- ISO basic, broad and special causes of loss forms
- Replacement cost, agreed amount and actual cash value available
- All construction types eligible

Optional Property Coverages

- Business Income
 - Actual Loss Sustained
 - Coinsurance or Monthly limit
- Tenants' Improvements and Betterments
- Ordinance or Law
- Sign
- Spoilage
- Equipment Breakdown
- Property Expansion Form, which provides a bundle of coverage enhancements in four sections:
 - Section I contains a host of basic coverages with set limits
 - Section II is Expanded Inland Marine
 - Section III is Expanded Crime
 - Section IV is Expanded Business Income
 - For added flexibility, the limits included in Sections II-IV can be increased individually to meet customers' needs.

Comprehensive General Liability

- Limits up to \$1 million per occurrence / \$2 million General Aggregate
- Products / Completed Operations aggregate limit up to \$1 million
- ISO and company-specific General Liability forms

Optional General Liability Coverages

- Liquor Liability: limits up to \$1 million / \$1 million
- Hired and Non-owned Automobile
- Employee Benefits Liability
- Employment Practices Liability Insurance (EPLI)
- General Liability Expansion Endorsements, which provide GL coverage enhancements such as Alienated Premises, Product Recall Expenses, Primary Non-Contributory, Broad Notice of Occurrence and much more

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www.amtrustfinancial.com

AmTrust is AmTrust Financial Services, Inc., located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its affiliated property and casualty insurance companies. Consult the applicable policy for specific terms, conditions, limits and exclusions to coverage. For full legal disclaimer information, including Texas and Washington writing companies, visit: www.amtrustfinancial.com/about-us/legal-disclaimer.



Ineligible Exposures

- Apartments, Condominiums and Townhouses
 - * Eligible under our Sequoia Insurance Company – submit to underwriter
- Hotels and Motels
 - * Eligible under our Sequoia Insurance Company – submit to underwriter
- Vacancy over 30%
- 24-hour operations
- Seasonal operations
- Non-sprinklered frame restaurants
- Non-sprinklered frame habitational over 3 stories
- Non sprinklered warehouses

* This policy is available in all states nationwide except New York and New Jersey, where a similar policy is available.

AmTrust Online

Easy, 24/7/365 access for agents and clients to:

- Quote accounts in minutes
- Bind coverage same day as quote
- View details of policies and claims
- Pay premium

Flexible Payment Options and Plans

- Pay-As-You-Owe® (PAYO®)
- AutoPay - direct debit/EFT
- Credit card - online or by phone
- Check - pay by mail, online or by phone
- Flexible payment plans - please contact your sales representative or customer service at 877.528.7878

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