

ezPac Coverage



Our product offers the protection your small and mid-sized clients need for their property and general liability exposures. ezPac features a wide range of built-in coverages, as well as enhanced optional coverages. Use AmTrust Online to quickly submit, rate, quote and bind an ezPac policy.



Our Focus

small to mid-sized businesses



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

- Ordinance or Law
- Equipment Breakdown
- Signs
- Spoilage
- Bundled coverage enhancement available with our Property Expansion form

For additional flexibility, many of the limits included can be increased individually to meet customers' needs

Please note: coverages not available in all states.

Comprehensive General Liability

- Limit options up to \$1 million per occurrence / \$2 million general aggregate
- Products / Completed Operations aggregate limit up to \$2 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
- Garagekeepers Legal Liability
- Directors and Officers Liability
- Professional Liability
- 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

Please note: coverages not available in all states.

AmTrust Online

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

- Quote an account in minutes
- Quote all lines of coverage in one place
- Bind coverage same day as quote
- View and manage policies and claims
- Pay premium

Flexible Payment Options and Plans

- Multiple payment plan options:
 - Standard payment plans - up to 10 installments
 - Direct debit payment plans - up to 12 installments
- Payment options include:
 - AutoPay - direct debit/EFT
 - Credit card - online or by phone
 - Check - pay by mail, online or by phone

Preferred Classes of Business

- Offices
- Restaurants
- Retail Stores
- Services
- Wholesale Distributors
- Commercial Real Estate
- Mixed Occupancies: Commercial and Habitational
- Apartments, Condominiums, Cooperatives and Townhouses

Commercial Property

- Flexible and broad limit options available for Building, Business Personal Property and Business Income coverages
- ISO Basic, Broad and Special Causes of Loss forms
- Replacement Cost, Agreed Amount and Actual Cash Value available
- All construction types eligible
- ezPac Property coverage is not available in Florida

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 endorsements that provide:
 - Expanded coverage
 - Expanded inland Marine
 - Expanded Business Income
- Backup Sewer and Drain
- Earthquake Sprinkler Leakage