

# 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.



## Wholesale-only Distribution

through limited authorized  
wholesalers



## Superior Underwriting

solution-focused, customer  
service experts



## EZ Rating System

allows ease of use

877.528.7878

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

## 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 realtime 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, including:

- 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 Insureds — wide variety of 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

## 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:** Offering limited appointments to a select number of brokers 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) by A.M. Best.

## About AmTrust E&S

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: Commercial 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 with 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).

## Contacts

### Claims Reporting:

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

### 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).

If you are interested in an appointment with AmTrust E&S Select Business or in learning more about our small business products and services, please contact us or visit our website at [www.AmTrustES.com](http://www.AmTrustES.com).



A.M. Best rating of "A-" (Excellent) FSC "XV," Stable Outlook

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