Property and Casualty Program

AmTrust offers a single-policy solution with a cost-competitive suite of Property & Casualty coverages that are specifically tailored to meet the needs of community based financial institutions. AmTrust can issue most of the available ISO coverages, which are enhanced with the exclusive Advantage series of endorsements. Coverage is also available for Automobile, Workers' Compensation (most jurisdictions, subject to underwriting) and Umbrella.



Property Policy Highlights

- Special form with availability of Earthquake (subject to underwriting)
- Waiver of coinsurance for losses under $25,000
- Automatic 4% inflation guard
- Distance between covered property increased to 1,000 feet
- Blanket limit of coverage includes the following: accounts receivable, valuable papers & records, unscheduled fine arts, leasehold improvements, personal property of others, fire suppression recharge costs, outdoor trees and shrubs (names perils)
- Automatic coverage for equipment breakdown at full property limits
- Definition of covered property amended to include the following: building and tenant glass, attached and detached signage with no per-sign limitation, antennas and satellite dishes, vaults and ATMs, electronic data processing
- Expanded coverage for water perils to include sewer backup and surface water runoff with no sub-limits
- Expediting expense coverage of $25,000
- Automatic coverage for unintentionally misreported hazards

General Liability Coverage

- Includes limits for bodily injury, property damage, personal and advertising injury
- Medical payments
- Newly acquired or formed organizations for 180 days
- Damage to premises rented ($100,000 Advantage / $500,000 Advantage Plus)
- Blanket contractual liability
- Broadened definition of bodily injury (to include mental anguish and mental injury)
- Worldwide coverage for suit brought in the U.S., Canada, or Puerto Rico
- Employees and volunteer workers included as insured
- Non-owned watercraft under 50 ft. covered
- Bail bonds paid up to $2,500
- Loss of earnings for assistance of claim or suit increased to $300 per day
- Host liquor liability
- Automatic coverage for unintentionally misreported hazards

Automobile Physical Damage & Liability Coverage

- Ability to write on an owned auto or hired/non-owned only basis
- Availability of Repossessed Auto Liability and Physical Damage Coverage
- Standard limits of $1 million Combined Single Limit

Umbrella

- Following form of all underlying Liability coverages
- Available limits to $10 million

Workers' Compensation

- Employers Liability limits to $1 million / $1 million / $1 million
- Ability to coordinate with the General Liability for Employers Liability in monopolistic states

Some coverage features may vary in different states as a result of state law. The descriptions given are for illustration purposes only and do not replace, alter or amend any coverage terms, conditions or exclusions in the policies. No warranties or representations of any kind are made to any party. Check with your agent for availability of specific coverage and policy language in your individual state.

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