

# 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



AmTrust E&S Insurance Services  
An AmTrust Financial Company

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

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## Minimum Premium & Deductible Thresholds

### Contract Binding:

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

## 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.

## 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.

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## 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).

*Coverage is provided on a non-admitted basis and underwritten through the following companies: Associated Industries Insurance Company and Security National Insurance Company.*

*This general product description is informational only. It is neither an offer to sell nor a solicitation to purchase any particular insurance product. Consult the applicable policy for specific terms, conditions, limits, limitations and exclusions to coverage.*

## Corporate Contacts:

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## Key Underwriting Contacts

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## Claims Reporting

[GLClaims@AmTrustES.com](mailto:GLClaims@AmTrustES.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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