

Specialty Casualty



Hospitality & Leisure

When you work with AmTrust E&S, you are partnering with flexible, knowledgeable, individual risk underwriters who recognize the unique liabilities associated with the hospitality industry. Every account is analyzed based upon management's experience, loss history, housekeeping and safety to customize programs offering comprehensive coverage at competitive pricing.

Target Risk Profile

- AmTrust E&S is interested in accounts with the following characteristics:
- Liquor receipts typically less than 60% of sales; risks with higher percentages selectively considered
- Local establishments or multi-locations
- Privately owned or chains
- Deductibles / low claim frequency
- Focus on accounts under \$100,000 in premium

Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability: ISO coverage form, 2007 edition
- Per location aggregate endorsements – aggregate caps options of \$3M, \$5M and \$10M available
- Product liability for brewing exposures or retail sales
- Identity Recovery Coverage – included no charge
- Assault & Battery Coverage – up to policy limits for acceptable risks
- Additional insured – managers or lessors of premises
- Innkeepers Liability
- Garagekeeper's Liability
- Employee Benefits Liability
- Stop Gap Liability
- Hired and Non-Owned Auto Liability
- Customized coverage extensions and enhancements

Policy Limits / Capacity

- Commercial General Liability: \$1M per occurrence / \$2M general aggregate / \$2M products / completed operations aggregate
- Liquor Liability: \$1M each common cause

Attachment Points

- Attachment points on accounts will vary based on class, exposure and are set to contain frequency starting at \$2,500

Premium Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business

Targeted Classes / Appetite

The following are just some of the classes written that reflect our broad appetite for business. Underwriting appetite varies based on territory and jurisdiction:

- Catering / banquet facilities
- Comedy clubs
- Country clubs
- Hotels, motels, resorts and spas
- Microbreweries and micro distilleries
- Restaurants, taverns, bars and lounges
- Special events
- Theaters and concert venues
- Wine bars / beer gardens
- Wine tasting
- Vineyards

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 wholesale brokers.



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

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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.

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If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at www.amtrustes.com.



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(Excellent) FSC "XV,"
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