

ezPac 

ezPac New York and New Jersey 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 optional and enhanced 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

Businesses We Write

- Apartments, Condominiums and Townhouses
- Mixed Occupancies: Retail, Offices and Apartments
- Commercial Real Estate: Lessors Risk
- Restaurants
- Retail Stores
- Wholesale Distributors
- Offices / Services
- All construction types eligible

Commercial Property

- Building, BPP and BI limits available up to \$30 million
- ISO Basic, Broad and Special Causes of Loss Forms
- Replacement Cost, Agreed Amount and Actual Cash Value available

Comprehensive General Liability

- Limits up to \$1 million Per Occurrence / \$2 million General Aggregate
- Products / Completed Operations Aggregate Limit up to \$1 million
- ISO and company-specific General Liability forms

Optional Property Coverages

- Business Income
 - Actual Loss Sustained
 - Coinsurance or Monthly Limit
- Tenants' Improvements and Betterments
- Limited Water Damage
- Flood
- Earthquake (non-critical)
- Ordinance or Law
- Sign
- Spoilage
- Equipment Breakdown
- The Property Deluxe Enhancement suite of coverages

Property Deluxe Enhancement Endorsement

This endorsement provides a generous bundle of 22 coverage enhancements and expanded limits. For added flexibility, the limits included in the endorsement can be increased individually to meet your client's needs.

- Accounts Receivable \$25,000
- Electronic Data Processing Equipment \$25,000
- Employee Dishonesty \$10,000
- Extended Business Income 60 Days
- Extra Expense \$25,000
- Fine Arts \$15,000
- Fire Department Service Charge \$25,000

877.528.7878

www.amtrustfinancial.com

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- Fire Protection Device Recharge \$1,000
- Forgery or Alteration \$10,000
- Money and Securities \$10,000
- Newly Acquired or Constructed Property – Building \$500,000
- Newly Acquired or Constructed Property – Personal Property \$250,000
- Off-Premises Power Failure – Direct Damage \$25,000
- Ordinance or Law Limit Coverage \$25,000
- Outdoor Property \$10,000
- Personal Property of Others \$10,000
- Pollutant Cleanup and Removal \$15,000
- Property in Transit \$10,000
- Property Off-Premises \$15,000
- Spoilage, Contamination, Change in Temperature or Humidity \$25,000
- Valuable Papers and Records \$15,000
- Water Backup of Sewers and Drains \$10,000

Optional General Liability Coverages

- Liquor Liability: limits up to \$1 million / \$1 million
- Hired and Non-Owned Automobile
- Employee Benefits Liability
- Directors' and Officers' Liability for select classes
- Employment Practices Liability Insurance
- Garage Keepers Legal Liability
- Professional Liability
 - Barbers and Beauticians
 - Printers

Ineligible Exposures

- Hotels and Motels
- Vacancy over 30%
- 24-Hour Operations
- Subcontracting
- Seasonal Operations
- Non-Sprinklered Frame Restaurants
- Non-Sprinklered Frame Habitational over 3 stories
- Non-Sprinklered Warehouses
- Uncontrolled Common and Special Hazards
- Frame Row

AmTrust Online

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

- Quote accounts in minutes
- Bind coverage same day as quote
- View details of policies and claims
- Pay premium

Flexible Payment Options and Plans

- Pay-As-You-Owe® (PAYO®)
- AutoPay - direct debit/EFT
- Credit card - online or by phone
- Check - pay by mail, online or by phone
- Flexible payment plans - please contact your sales representative or customer service at 877.528.7878

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