

# COMMERCIAL SPECIALTY PACKAGE PRODUCTS

**Westchester Binding** offers a variety of competitive and comprehensive property and casualty package products for small to medium-sized businesses. We promise to provide outstanding speed and with same day service.

- ✓ Up to \$5M in Property coverage available, written on a Business owners form for most classes!
- ✓ Standard optional coverages include EPLI, Hired and Non-owned Auto and Abuse & Molestation.
- ✓ Ability to tailor your policy with competitively priced, specialized coverages such as Foreign Liability, Privacy Liability & Data Breach and Pollution Liability.
- ✓ Streamlined renewal processing helps you retain your book.
- ✓ Easy and fast online tool allows you to quote and issue our products for additional commission!
- ✓ Wholesale exclusive market.

## Vacant Building/Vacant Land

Property and General Liability on a package or monoline basis. Our broad appetite includes completely vacant, partially vacant commercial and residential properties.

- Renovations valued up to \$250,000.
- No length of vacancy restriction.
- Special Form and Replacement Cost coverage.
- Three, six, nine month terms are available as well as annual policies.

## Artisan Contractors

Our focus is small to medium-sized contractors, with over 35 eligible classes. Risks can generate up to \$500,000 in payroll and \$1M in sales, and have up to 50% subcontracted work.

- Blanket Additional Insured form automatically included at no cost.
- Primary/noncontributory wording and waiver of subrogation can be added.
- Premier Craftsman Endorsement provides coverage for tools, installation floater and property of others for \$150.

## 1-4 Family Dwellings

Coverage for single and multi-family dwellings, and residential condo unit owners leased to others.

- Multi-family dwellings can include an owner-occupied unit.
- Risks with average or better credit are eligible for preferred pricing.
- Single locations, as well as schedules, are eligible.
- Loss of Income coverage included.
- Up to \$1 million in TIV is eligible, per subject location.

## Liquor Liability

Targets a broad range of hospitality risks, including bars, taverns, restaurants, retail/convenience/liquor stores, private fraternal clubs, caterers and more.

- There is no cap on alcohol sales.
- Risks with bouncers and entertainers are eligible.
- Full Assault & Battery coverage is either included or available for an additional charge.
- Defense cost outside limits.
- Both licensed and unlicensed exposures can be handled, with limits up to \$1M/\$2M.

## Special Events

Provides General Liability and/or Liquor Liability for one day or multi-day events, including parties, concerts, trade shows, sporting events, parades, fundraisers, weddings and more.

- Up to \$3M/\$3M limits on eligible events.
- First additional insured at no charge.
- Coverage included for volunteers.
- Host pricing available for up to 500 attendees.

## Churches\*

A comprehensive package coverage for churches/houses of worship, with no restriction on denomination. Risks can occupy up to 30,000 square feet, and have up to 1,000 active members.

- Coverage options include Counseling Services Professional Liability and Abuse & Molestation\*\* Liability up to policy limits.
- Incidental operations including parsonages, food banks, youth programs, thrift stores and shelters are eligible.

## Lessor's Risk

Preferred low-hazard occupancies include service, retail, office, and apartments with mixed mercantile, as well as restaurants with acceptable fire protection measures.

- Eligible risks can be up to three stories in height.
- Commercial risks up to 25,000 square feet.

## Community Associations\*

We target homeowner associations, with preferred pricing provided on risks with 500 units or less. Our package includes:

- General Liability.
- Property coverage for association features such as clubhouses, fences, lighting, mailboxes, signs and sheds. Amenities such as pools, tennis courts, playgrounds, lakes and ponds are permitted.

## Social Services\*

Broad coverage for non-profit operations providing services including counseling and referral services, youth community programs, vocational workshops, shelters/transitional housing, thrift stores and historical/horticultural societies.

- Social Services Professional Liability offered.
- Abuse & Molestation\*\* Liability up to policy limits.

## Truckers

Our Truckers product provides General Liability coverage for owner operated or small trucking operations with up to \$500,000 in office payroll. Typical target operations include:

- Risks transporting sand, gravel, livestock or equipment.
- Blanket Additional Insured endorsement is available.

## Restaurants

We are targeting restaurants with less than 30% alcohol sales with less than \$6,000,000 in annual sales:

- New ventures are eligible.
- General Liability and Property coverage is available.

## Health or Exercise Facilities

A package policy for health or exercise centers including commercial gyms, yoga studios, and cross fit centers.

- On-staff personal trainers are included.
- Abuse and Molestation\*\* and Professional Liability coverage is available on select accounts.
- On-site child-sitting services are acceptable.

## Personal Improvement/Enrichment Schools

Our product targets a broad array of classes, including art schools, tutoring centers, music schools, dance schools, and language schools.

- Professional Liability and Abuse & Molestation\*\* is available on certain classifications.
- Over 25 different types of schools can be considered.

## Professional Office, Service & Retail\*

Broad appetite with over 100 available classes including medical offices, insurance agencies, photographers, beauty salons, barber shops, gift shops, and many more.

## Commercial Umbrella

We provide coverage over General Liability, Auto Liability, and Employers Liability.

- Coverage is available standalone on most classes, or over our primary policy.
- Close to 300 eligible classes.
- Coverage is written on admitted paper.
- Policy limits up to \$5 million available, with a \$500 minimum premium per layer.

**\*Management Liability (D&O) and Professional Liability (E&O) available**

**Quote and issue in minutes with FastTrack<sup>SM</sup>**

**[www.chubbworldview.com](http://www.chubbworldview.com)**

**OR**

**Send submissions to:** [micropc@westchester.com](mailto:micropc@westchester.com)  
or call 888-762-9223

\*\*Subject to coverage terms, conditions and limitations.

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