



## PROPERTY INSURANCE & COMMERCIAL AUTO

Buildings and Business Personal Property  
Business Income  
Builders Risk  
Earthquake, Earthquake Sprinkler Leakage, Flood  
Inland Marine/Equipment, Transit and Cargo, inland and ocean  
Commercial Automobile / Buses / Trucking / Fleets

## LIABILITY COVERAGE

General and Management Liability  
Products and/or Completed Operations Liability  
Commercial Umbrella Liability  
Directors & Officers Liability  
Employment Practices  
Fiduciary, Cyber and Internet Liability

## WORKERS COMPENSATION & NYS DISABILITY

Management solutions that mitigate your risk and manage your exposures  
Expert review of your experience modification worksheets to ensure accuracy  
Dedicated, experienced claims department  
Marketing and professional presentation of your company to insurance carriers  
Deductible plans and retro plans when appropriate  
Health and Welfare Plan Integration Strategies

## SURETY

Contract, License, Permit, Court and Probate Bonds  
Miscellaneous Bonds of all types



## PERSONAL INSURANCE SERVICES

**Insurance Products** – Our extensive access to the Personal Lines marketplace allows us to provide a wide range of personal insurance products for just about every circumstance and situation.

**Comprehensive Service** – Rather than just quote a “Price”, we analyze all of your personal risk exposures and develop a comprehensive program to address them.

**Wizdom** – Our experienced staff will thoroughly explain your coverages and alert you to changes in your policies. They also work closely with our claims division staff in prompt resolution of claims.

## LINES OF COVERAGE

Home, condominium and renters  
High Value Personal Property  
Primary and Excess Liability  
Flood Insurance  
Personal Automobiles  
Collector/Antique Automobiles, Motorcycle and Watercraft  
Recreational Vehicles and Motorcycle  
Watercraft/Yacht/Mega-Yacht  
Personal Aviation  
International Exposure  
Employers Practices Liability  
Travel Emergency and Special Events  
In-Home business  
Kidnap & Ransom Expense