

Commercial Package Policy

Customized products and customer service. That is what our commercial package policy is all about. Our plan lets you work with your agent to tailor your coverage to your business needs.

Coverage Options

- Commercial Property — protects your buildings and business personal property from most risks of direct physical loss
- Commercial General Liability — offers the liability and legal defense coverage to respond quickly to accidents at your business premises or operations; excludes professional liability
- Products/Completed Operations Liability — protects the goods and services you sell
- Crime — protects against loss from theft, burglary or employee dishonesty
- Inland Marine — provides property coverage for contractors' tools and equipment, electronic data equipment and media, bailee's coverage, accounts receivable coverage and transportation coverage
- Liquor Liability — covers injuries resulting from serving or selling alcoholic beverages
- Equipment Breakdown — provides coverage in the event of accident or breakdown to insured equipment such as electrical, mechanical, air conditioning and production equipment
- Business Interruption — protects against loss from crime; you select the limit resulting from a covered loss

Safety First

When your coverage begins, our loss control experts will visit your facility and review your current safety and quality control programs. Our technical professionals have expertise in loss analysis, fire prevention, crime prevention, injury prevention and product safety. By examining these areas, we can make recommendations to reduce or eliminate potential causes for loss — an essential ingredient to cost control.

Service Like No Other

Hopefully, you'll never experience a loss. But if you do, you can take comfort in our prompt claims review. Within 24 hours of a claim, we'll give you a case number and the name of your claims adjuster. He or she will review the next steps that we follow to handle your claim. This assures you that we will work quickly to manage and contain costs while giving you a prompt, fair loss settlement.

Experience You Can Trust

With an **A (Excellent)** rating from the A.M. Best Company, we stand behind our products and service with financial strength and stability.

We are a growing and dynamic regional property and casualty insurer with a strong presence in the Southeast and expanding nationally. We have a strong knowledge of workers' compensation, making us an industry leader; however, we do specialize in writing other lines of commercial insurance.



Companion P&C

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Providing security, trust and service. Now and for the future.

A.M. Best Company Rating (May 28, 2008). For the latest rating, visit www.AMBest.com.