



# *Program Overview*



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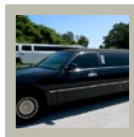
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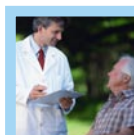
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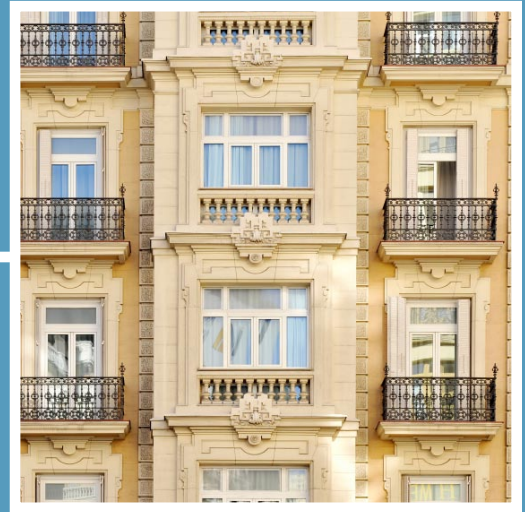


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# Real Estate Residential Program



## Coverages Offered:

- All-Risk Property Insurance
- Commercial General Liability
- Lead Paint & Mold Liability
- Umbrella Liability
- Directors & Officers Liability (Co-op/ Condo Buildings)
- Terrorism
- Environmental Insurance (first and third party) including above and below ground storage tanks

## Territory:

- NY / NJ / PA; across the United States on a stand-alone, non-program basis

## Target Business:

- Rental Buildings, Co-op/ Condo Buildings
- Buildings from 1 to 30 stories
- Single building or multi-location portfolio
- Habitational with incidental mercantile exposure

## Minimum Premium:

- \$5,000

## Not Eligible:

- Buildings less than 80% occupied
- Buildings in the course of gut-renovation
- Buildings that are not in compliance with city code
- Buildings with lead paint claims and/or unabated lead paint violations

## Required Documents:

- PBC Real Estate Application (Available via Web site)
- Acord Application
- 3-5 Years Loss History

## For more information contact:

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# Real Estate Umbrella Program



## Coverages Offered:

- Options of \$5 million, \$10 million, \$15 million, \$20 million, \$25 million, \$50 million, \$75 million, and \$100 million, with aggregates provided per location
- Directors & Officers Liability (Co-op/ Condo Buildings)
- \$100,000,000 Follow Form Lead Paint Liability Available

## Territory:

- Across the United States

## Target Facilities:

- Rental Buildings
- Co-op/ Condo Buildings
- Residential buildings with ground floor mercantile exposure
- Office Buildings- Lessors Risk Only
- Shopping Centers
- Warehouses/ Industrial Property
- Hotels/Motels

## Minimum Premium:

- \$2,000

## Not Eligible:

- Housing projects; Housing authorities; Section 8 housing

- Vacant buildings
- Buildings under construction
- Nightclubs
- Gasoline service stations
- Casinos
- Schools or Religious Organizations
- Adult and Children's Day Care operations

## Required Documents:

- PBC Supplemental Application (Available via Web site)
- Acord Application
- 3-5 Years Loss History

## For more information contact:

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# Commercial Property Program



## Coverages Offered:

### All Risk Property

- Any one location \$25,000,000 except \$10,000,000 Frame Construction
- Maximum Schedule \$75,000,000 except \$30,000,000 Frame Construction

## Territory:

NY / NJ / PA / CT

## Target Business:

### LRO type exposures for:

- Office Buildings
- Shopping centers / enclosed malls / strip malls / taxpayers
- Garden Apartment complexes
- Hotel / Motel
- Mercantile Risks / wholesale & retail
- Auto Repair
- Gas Stations
- Convenience Stores
- Nursing Homes / Assisted Living
- Schools
- Light manufacturing
  - o Clothing and Textile Products Manufacturers (no warehousing)
  - o Electrical Products and Component Manufacturers (no warehousing)
  - o Fabricated Metal Product Manufacturers
  - o Food Processors (no cold storage)
  - o Furniture and Fixture Manufacturers (no warehousing)
  - o Industrial Machinery and Parts Manufacturers
  - o Machine Shops

- o Plastics and Rubber Products Manufacturers (no warehousing)
- o Stone, Clay and Glass Products Manufacturers

## Minimum Premium:

- \$1,000

## Not Eligible:

- Buildings less than 80% occupied
- Buildings in course of renovation, gut-rehab

## Required Documents:

- Acord Application
- 3-5 Years Loss History

## For more information contact:

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# Restaurant Program



## Coverages Offered:

- All-Risk Property Insurance
- Boiler and Machinery
- Commercial General Liability (including Liquor Liability)
- \$1 million, \$5 million or \$10 million Umbrella Liability (including Liquor Liability)
- Crime Insurance
- Checkroom Liability
- Business Interruption (including Extra Expense)
- Food spoilage
- Off Premises Utility
- Hired and Non-Owned Auto Liability
- Employee Benefits Liability

## Territory:

Eligible in NY / NJ / PA

## Target Business:

Small neighborhood pubs, delis, family restaurants and "white tablecloth" dining establishments with less than \$2 million in total sales

## Minimum Premium:

- \$1,000

## Not Eligible:

- Liquor Sales not to exceed 25%
- Fast Food Restaurants or Franchises

- Restaurants with dance floors, bands, dinner theater, doormen /bouncers
- Seasonal exposures (open less than eight consecutive months)

## Required Documents:

- PBC Restaurant Application (Available via Web site)
- Acord Application
- 3-5 Years Loss History

## For more information contact:

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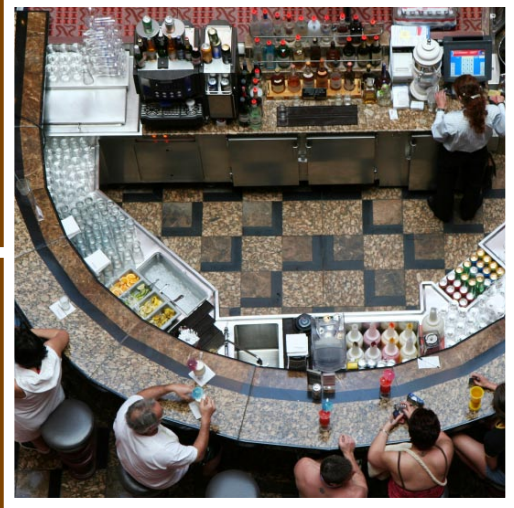
### Tom Henderson

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# Bar, Restaurant, & Tavern Program



## Coverages Offered:

- General Liability
- Liquor Liability
- Hired/Non Owned Liability
- Employee Benefits E&O Coverage
- Assault & Battery
- All-Risk Property Insurance
- Boiler and Machinery
- Crime Insurance
- Blanket Additional Insured
- Excess General Liability & Liquor Liability

## Territory:

Eligible in AK, AL, AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, KS, KY, LA, MA, MD, MI, MN, MO, NC, NH, NJ, NV, NY, OH, OK, OR, PA, SC, TN, TX, VA, VT, WA and WI

## Target Business:

- Bars, Taverns, Pubs, Sports Bars, Nightclubs, Live Music Venues, Lounges, Martini Bars, Adult Exotic Clubs, Family Style & Casual Restaurants

## Minimum Premium:

\$3,500 - \$10,000 (Varies by class)

## Competitive Advantage:

- PBC is partners with [360training.com](http://360training.com) to provide its insured's with an online training course for bartenders and/or servers. After course has been completed, certificate will follow by mail within 3-5 business days

## Required Documents:

- PBC Bar & Tavern Application (Available via Web site)
- Acord Application
- 3-5 Years Loss History

## For more information contact:

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# Pest Control Program

Official endorsed broker of the  
National Pest Management Association (NPMA)



## Coverages Offered:

- General Liability
- Property
- Inland Marine
- Umbrella Excess
- Commercial Auto\*

\*Auto can be written in the following states:

AL / AZ / AR / CA / CO / CT / DE / FL / GA / ID / IL /  
KY / ME / MD / MI / MN / MS / MO / NE / NV / NH /  
NJ / NY / NC / OH / OK / OR / PA / SC / TN / TX / VE  
/ VA / WA / W.VA / WI

## Territory:

- Across the United States with the exceptions of  
WY / AL / HI / SD

## Target Business:

Full-Time Pest Control Operators

## Minimum Premium:

- \$1,200

## Not Eligible:

- Contractors that perform Pest Control as  
an incidental part of their larger business

## Required Documents:

- PBC Pest Application (Available via Web site)
- 3-5 Years Loss History

## For more information contact:

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# Landscapers Program



## Coverages Offered:

- General Liability-Includes pollution and contamination coverage, transit pollution, care/custody/control and blanket additional insured (by endorsement)
- Property
- Inland Marine
- Commercial Auto
- Umbrella/Excess

## Territory:

Across the United States with the exceptions of WY / AL / HI / SD

## Target Business:

Lawn care operators including chemical treatment, commercial, residential, and light construction

## Minimum Premium:

- \$1,200

## Not Eligible:

- Risks which manufacture lawn care, shrub, or gardening chemicals
- Risks which use explosives
- Risks that have done or will do earth-moving, site preparation and/or lawn sprinkler installation work for construction of new tract homes or multi-family residences meaning construction of more than two homes or multi-family residences in tracts in a combined project directed and controlled by a project general contractor

- Contractors that perform landscape gardening as an incidental part of their larger construction, excavation, and earth-moving contracting business

## Required Documents:

- PBC Lawn/ Landscape Application (Available via Web site)
- 3-5 Years Loss History

## For more information contact:

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# Garage Program



## Coverages Offered:

- Property
- Garage Liability
- Personal Injury Liability
- Liquor Liability
- Garage Keepers
- Additional Insureds & Waiver of Subrogation
- Fire Legal Liability
- Auto Medical Payments
- Hired Auto Coverage
- Medical Payments Coverage

## Territory:

NY / NJ / PA / CT / RI

## Target Business:

- Gas Stations with Auto Repair & Convenience Store (24 Hour Acceptable)
- Auto Maintenance & Repair (i.e. Quick Lubes)
- Auto Body & Paint Shops
- Private Passenger Auto Repair shops
- RV Repair
- Motorcycle Repair
- Auto Stereo & Alarm Installers
- Auto Detailers
- New Tire Dealers
- Valet Parking
- Heavy Truck Repair
- Impound Yards
- Public Livery Repair

## Minimum Premium

\$1,000

## Required Documents:

- PBC Garage Program Supplemental Application (Available via Web site)
- Acord Application
- 3-5 Years Loss History
- Motor Vehicle Reports (if applicable)

## For more information contact:

### Gary Shapiro

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Email: [gshapiro@programbrokerage.com](mailto:gshapiro@programbrokerage.com)

### Jonah Aaron Lipin

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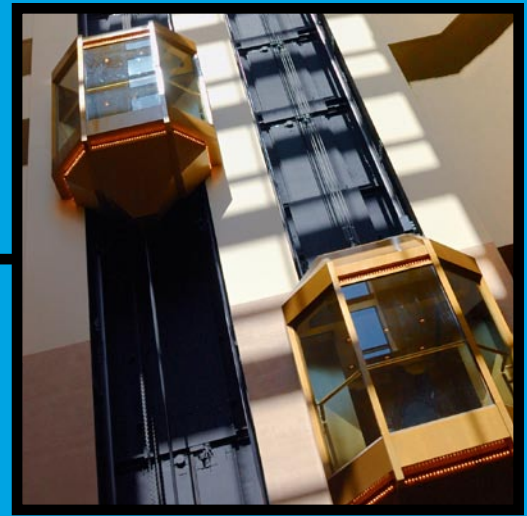
### Tom Henderson

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# Elevator Program



## Service and Install:

Variety of equipment within the elevator industry including:

- Elevators (passenger/freight)
- Escalators
- Moving Walkways
- Garage Lifts
- Residential Lifts
- Handicap Lifts
- Chair Lifts
- Sidewalk Lifts
- Dumbwaiters

## Coverage for operations including:

- New Construction
- Modernization
- Maintenance & Repair (Service Contracts)
- Inspections
- Manufacturing & Distributing

## Territory:

Licensed and Admitted in all States (except Hawaii, Alaska, Puerto Rico)

## Coverages Offered:

- General Liability, OCPs
- Professional Liability
- Umbrella, Excess Limits
- Workers' Compensation
- Surety
- Property
- Installation/Builder's Risk
- Business Auto
- Major Medical, Life, Disability

## Required Documentation:

- Elevator Liability Supplemental Application (available via website)
- Products Supplemental Application (available via website)
- 5 Years Loss History
- Samples of Typical Maintenance Contracts
- Copies of all literature describing the Products being Manufactured
- Acord Application

## Minimum Account Premium:

Traditionally premiums start at \$3000 and go up from there. The workers' compensation policy has minimum premiums per classification. These minimums vary from state to state.

## For more information contact:

### Jackie Mortman

Office: 201-585-6517

[jackie.mortman@hubinternational.com](mailto:jackie.mortman@hubinternational.com)

### John Tateossian

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[john.tateossian@hubinternational.com](mailto:john.tateossian@hubinternational.com)

### Bruce Rector

Office: 201-585-6521

[bruce.rector@hubinternational.com](mailto:bruce.rector@hubinternational.com)



# Limousine Program



#### Target Business:

- Limousines
- Livery
- Sedans & Town Cars
- Shuttle Vans
- Minibuses
- Motorcoaches
- Exotics & Specialty Vehicles

#### Territory:

Continental U.S. (excluding California and New York City/five boroughs)

#### Coverages Offered:

- Auto Liability
- Physical Damage
- General Liability
- Garage Liability
- Garagekeepers Legal Liability

#### Required Documentation:

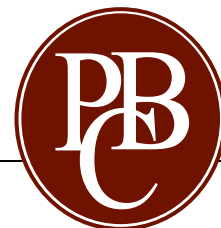
- Acord 125 & Acord 127 Applications
- 3-5 Years Loss History
- Driver Motor Vehicle Reports

#### For more information contact:

**George Hansen**

Office: 908-790-6871

[george.hansen@hubinternational.com](mailto:george.hansen@hubinternational.com)



# Equipment Rental Program



#### Target Business:

- Party Rentals
- General Tool Rental
- Contractors Equipment Rental

#### Territory:

Continental U.S.

#### Coverages Offered:

- Property
- General Liability
- Inland Marine
- Commercial Auto
- Umbrella Liability

#### Required Documentation:

- Supplemental Application (available via website)
- 3-5 Years Loss History
- Rental Agreement
- Inventory Report

#### Inland Marine Coverage:

The Inland Marine coverage is specifically designed for the rental industry and includes:

- Replacement Cost coverage
- Blanket limits with no coinsurance
- Conversion and False Pretense coverage
- Deductible waiver if equipment is registered with NER or utilizes GPS tracking system

#### Minimum Account Premium:

\$5,000 for all lines combined

#### For more information contact:

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# Fine Art Program



## Target Business

- Artists
- Auctioneers
- Collectors (Personal & Corporate)
- Dealers/Galleries
- Exhibitors
- Museums
- Packers/Shippers
- Storage Warehouses
- Trusts/Estates

## Territory:

U.S. & Canada (Licensed/Admitted) Worldwide

## Coverages Offered:

- “All Risks” Direct Damage – Locations
- Worldwide Transits/Unnamed
- Legal Liability
- Umbrella/Excess Liability (Museums)
- Personal Articles Floaters
- Manuscript Policies

## Required Documentation:

- Supplemental Application (available via website)
- 3-5 year loss history
- Facility Report – Museums
- Loan Agreement (Gallery)

## Minimum Account Premium

- \$3,500

## For more information contact:

### Norman Newman

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### Marilyn Brown

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# Senior Living Facilities



## Target Business:

- Skilled nursing home facilities
- Assisted living facilities
- Independent living facilities
- Continuing care retirement communities
- Alzheimer's / Memory care facilities

## Territory:

Continental U.S.

## Coverages Offered:

- Professional and General Liability (Claims made/occurrence)
- Environmental Liability Coverage
- Excess Liability (high limits available)
- Property Coverage for buildings, personal property and business interruption
- Automobile (including private passenger and transport vans)
- Boiler
- Crime
- Workers' Compensation
- Directors & Officers (including Employment Practices Liability)
- Employee Benefits (including medical and life)
- Residents' Funds Bonds
- Voluntary Employee Benefits (on payroll deduction plans)
- Violation of Residents' Rights
- Coverage for physical and sexual abuse
- Protection for medical directors while acting within the scope of their administrative duties
- Facility Barbers and Beauticians Coverage

## Required Documentation:

- Supplemental Application (available via website)
- 5 Years currently valued company generated loss run
- Acord Applications

## Minimum Account Premium:

\$25,000 for Liability

## For more information contact:

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### Lon Grayson

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