



Insurance

**INSURANCE PRODUCTS AND SOLUTIONS FOR
BUSINESSES AND INDIVIDUALS/FAMILIES**



> COMMERCIAL INSURANCE

Commercial insurance helps to protect businesses, their owners and their employees, but every business is different and we know one size doesn't fit all when it comes to insurance. Businesses work hard every day, striving to serve their customers, provide jobs in their communities, and to grow and stay successful. We're here to help. We work with you to build and protect your business, providing a variety of insurance solutions available in one convenient package, based on your business type, industry and unique needs.

While the majority of organizations require the same types of basic commercial insurance policies, each company has its own unique profile (i.e. property owner, service provider, manufacturer) and its own approach to risk. As your insurance expert and consultant, we will work to structure the most appropriate and competitive insurance package to fit your organization's unique profile.

Areas of Focus

We cater to organizations of all types and have a number of areas of focus:

- Real Estate Development and Ownership (including office, industrial, storage and multifamily)
- Healthcare (senior living, assisted living, skilled nursing)
- Manufacturing and Distribution
- Charter Schools
- Hospitality and Restaurants

Property & Casualty

- Property
- General Liability and Auto
- Worker Compensation
- Management (D&O, EPL, FLI, Crime) and Professional Liability
- Cyber Liability
- Construction
- Inland Marine/Equipment Floater & Builders Risk

Real Estate

We represent owners, developers and managers across a broad spectrum including multifamily, senior living, and condominiums. Typical coverages include:

- Property (including Flood/NFIP, wind/hail, builders risk)
- Liability (including OCIP, Owners Protective Professional Liability, Environmental, Owners Interest Policy)
- Management Liability (including errors & omissions, directors & officers, employment practices liability, fiduciary liability and crime)



> PERSONAL INSURANCE

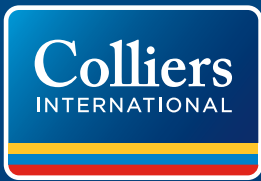
Enjoy life and the fruits of your labor knowing you have the coverage you need to protect the assets you've worked hard to obtain. We can't always see what's ahead in life, and we know the unpredicted can happen. When it does, we want to help you be prepared with insurance solutions designed to protect you, your family and your property.

We work with our clients to understand their needs and expectations and provide tailored insurance solutions and products. We can provide advice on coverage options and access to competitive rates from several of the largest insurers nationwide. No different to how we approach assisting our commercial clients, we will strive to understand your full risk profile, including physical assets, hobbies, and other non-profit and business interests. We will structure the most appropriate, adequate and competitive insurance policies to protect you and your family in the USA or while traveling abroad.

Personal Insurance

- Home (primary/seasonal/secondary)
- Auto
- Personal Liability/Umbrella
- Personal Articles/Collectables
- Watercraft and Recreational Vehicles
- Travel

Our insurance experts are your consultants. We work to understand each client's unique needs to deliver tailored solutions for businesses, individuals and families. As an insurance brokerage, we have access to many of the nation's top carriers to provide our clients with a range of personal and commercial property and casualty insurance-based solutions and risk management products. This means you have a multitude of options to meet your needs and the flexibility to revise your insurance plans as often as your life changes.



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