

**SOUTHEAST SURPLUS**  
**COMMERCIAL LINES QUICK REFERENCE SHEET**  
**(800) 554-3301    www.ssuga.com**

**GENERAL LIABILITY**

**Target classes include:**

- |                                  |                                     |                           |
|----------------------------------|-------------------------------------|---------------------------|
| • 1-4 family tenant dwellings    | • Drywall                           | • Masonry                 |
| • Apartments                     | • Electrical work                   | • Offices                 |
| • Appliance and accessory repair | • Family entertainment centers      | • Painting                |
| • Bars and taverns               | • Halls - banquet, reception, quin- | • Plumbing                |
| • Beauty shops                   | ceanera                             | • Remodeling contractors  |
| • Carpentry                      | • Handyperson                       | • Restaurants             |
| • Carpet cleaning                | • Heating & Air Conditioning        | • Retail stores           |
| • Churches                       | • Hotels & motels                   | • Sign erection           |
| • Concrete construction          | • Janitorial                        | • Vacant land & buildings |
| • Convenience stores             | • Landscaping                       | • Warehouses              |
| • Debris removal                 | • Lawn Care                         | • Window cleaning         |

**General comments:**

- Limits up to \$1,000,000/\$2,000,000
- Excess liability limits up to \$10,000,000 for certain classes
- Minimum premiums as low as \$400
- Additional insured and waiver of subrogation endorsements are available for most classes.
- Start-ups with prior experience are acceptable
- Liquor liability can be packaged with the general liability where appropriate
- Multiple markets are available

**PROPERTY**

- Limits up to \$1,000,000 - submit for higher limits
- Special programs for churches, convenience stores, and beauty salons
- Endorsements for theft, sign coverage, food spoilage, and much more are available
- Target classes are the same as those shown above
- Unprotected risks are acceptable
- New ventures with prior experience are acceptable
- Property risks can be packaged with general liability for the target classes shown above
- Vacant properties valued up to \$500,000 can be written (excludes V&MM)
- Builder's risk policies covering properties up to \$500,000 can be written
- Multiple markets are available

**General Comments:** Policies providing coverage for risks located in the first tier will have a wind exclusion attached. Availability of property coverage in Harris county is limited.

**INLAND MARINE**

- Can be written on a "stand-alone" basis
- Coverage limits up to \$125,000 per item and \$500,000 on any one risk
- Coverage provided on contractor's equipment, fine arts, farm equipment, and musical instruments
- All risk form with certain theft limitations
- \$350 minimum premium + fees + taxes

**General Comments:** Policies are underwritten by Certain Underwriters at Lloyds. Mysterious disappearance is excluded. Theft coverage requires that equipment be stored in a locked enclosure when not in use.

**ADDITIONAL PROGRAMS ARE SHOWN ON THE BACK OF THIS SHEET**

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**Churches**

- Property limits up to \$1,000,000 for Combination Buildings (including any Parsonage), Business Personal Property, Business Income, and Signs.
- Premises/Operations - limits up to \$1,000,000 Occurrence/\$2,000,000 General Aggregate

**Special coverages**

- |                                    |                                  |
|------------------------------------|----------------------------------|
| • Special causes of loss           | • Non-owned auto liability       |
| • Personal property of others      | • Pastoral professional services |
| • Employee dishonesty              | • Sexual and/or physical abuse   |
| • Damage to premises rented to you |                                  |

**Restaurants**

- Property limits up to \$1,000,000 for Combination Buildings, Business Personal Property, Business Income, and Signs.
- Premises/Operations - limits up to \$1,000,000 Occurrence/\$2,000,000 General Aggregate

**Special coverages**

- |                          |                                     |
|--------------------------|-------------------------------------|
| • Special causes of loss | • Liquor liability                  |
| • Employee dishonesty    | • Medical expenses                  |
| • Glass                  | • Landlord as an additional insured |
| • Spoilage               |                                     |

**Convenience Stores**

- Property limits up to \$1,000,000 for Combination Building, Business Personal Property, Signs, Canopies, Pumps and Car Wash
- Premises/Operations - limits up to \$1,000,000 Occurrence/\$2,000,000 General Aggregate

**Special underwriting considerations:**

This program is targeted at small neighborhood stores that may or may not sell gas, and may or may not have a car wash. Cooking exposures are acceptable. Risks located in unprotected areas are acceptable. Gas stations with "light" service work are acceptable.

**Remodelers**

- Premises/Operations - limits up to \$1,000,000 Occurrence/\$2,000,000 General Aggregate
- Products/Completed Operations up to \$2,000,000 aggregate
- Business Personal Property limits up to \$50,000

**Special underwriting considerations:**

- |   |                                    |
|---|------------------------------------|
| • New ventures are ok with 3 years experience | • Gross receipts under \$1,500,000 |
| • No more than 40% sub-contracted             | • Minimum premiums of \$500        |
| • No more than 5% roofing                     | • 12.5% commission                 |
| • No more than 20% plumbing                   |                                    |

**SPINDLETOP PREMIUM FINANCE**

**www.spindletopfinance.com**

- Easy to use web site
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- Financing is provided for both personal lines and commercial lines policies
- Note holders can make payments online

**General Comments:** Spindletop Premium Finance, formerly Insurance Service Company/ISC, has been in the premium finance business for more than 40 years. Contact Debbie Amy at (800) 800-2684 ext. 710 to set-up your user name or password for their web site. You can also email her at [dlamy@spindletopfinance.com](mailto:dlamy@spindletopfinance.com).

**P.O. Box 83 ♦ Beaumont, TX 77704 ♦ 800-800-2684 ♦ 800-787-8691 FAX**

*Call Diane Marie Rogers (ext. 714) or Cathy Johnson (ext. 731) at (800) 554-3301 with any questions. Applications can be faxed to (409) 924-8282. Email applications to them at [ddunlap@ssuga.com](mailto:ddunlap@ssuga.com) or [cjohnson@ssuga.com](mailto:cjohnson@ssuga.com). The Company(s) have final authority over the acceptance, renewal, and rates used for any risk. Other programs are available. **All programs are subject to change without notice.***