



Braishfield
a division of Hull & Company, LLC

COMMERCIAL LINES

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What is Equipment Breakdown Insurance?

Equipment Breakdown insurance provides coverage for loss due to mechanical or electrical breakdown of nearly any type of equipment, including photocopiers and computers. Coverage applies to the cost to repair or replace the equipment and any other property damaged by the equipment breakdown. Resulting business income and extra expense loss is often covered as well.

Product Highlights

Equipment Breakdown coverage can help cover many costs including:

- Costs to repair or replace the damaged equipment including time and labor required
- Business income losses when a covered breakdown causes a partial or total business interruption
- Other expenses incurred to limit loss or speed restoration
- Cost of tenant relocation
- Cost to replace spoiled stock or materials

Targeted Classes

- Air Conditioning & Refrigeration
- Boilers
- Business Equipment
- Computers/Telecommunications
- Computer-Controlled Machines
- Engines
- Elevators & Escalators
- Electrical Equipment
- Generators
- Production Machinery
- Motors & Pumps
- Security Systems
- Retail "point-of-sale" Systems
- Ventilation Systems
- Water Heaters



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What is Excess & Umbrella Liability Insurance?

Umbrella Liability can be used to cover some losses for which there is no insurance. The excess form then only covers losses that are covered by the other insurance policies that exist as primary insurance.

Product Highlights

- Admitted and non-admitted carriers available
- Umbrella limits up to \$10M
- Any carrier rated A-V or better (including rated Lloyd's syndicates)
- Up to \$5M in capacity for Excess Liability
- Over 400 bindable classifications
- Short-term options available
- Low minimum premiums on many classes

Targeted Classes

- Artisan Contractors
- Auto Repair Shops
- Beauty Shops
- Condos
- Electrical Contractors
- General Contractors
- Insurance Offices
- Restaurants
- Retail Stores
- Wholesale Stores

Call for additional classes



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GARAGE LIABILITY & GARAGEKEEPERS

What is Garage Liability & Garagekeepers Insurance?

Garage Liability covers bodily injury or property damage caused by an accident arising out of garage operations. Garage operations can include the ownership, maintenance or use of locations for garage business. It also includes the ownership, maintenance or use of the autos. Garagekeepers coverage is an optional line offering protection to the garage business for loss to a customer's auto left in the insured's care, custody or control.

Product Highlights

- Garage Liability - Dealers & Non Dealers
- Dealers Physical Damage & Garagekeepers
- Uninsured, Underinsured & PIP
- Additional Insured, Waiver of Subrogation, Fire Legal, Med Pay, Hire Auto

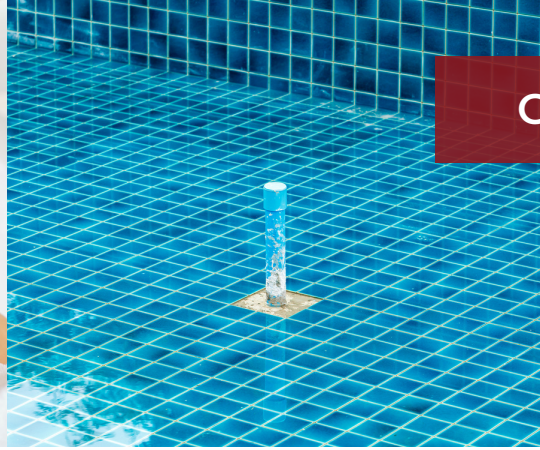
Targeted Classes

- Auto Alarm & Stereo Installation
- Auto Auction
- Auto Dismantling/Salvage Yard
- Auto Repair/Mobile Auto Repair
- Car Wash/Detailers
- Farm Tractor and Implements Sales & Repair
- Impound Yard
- Golf Car/Golf Cart Sales & Repair
- Motorcycle Dealer & Repair
- Motorhome Sales & Repair
- Roadside Assistance
- Semi Truck/Semi Trailer Sales & Repair
- Scooter Sales & Repair
- Upholstery
- Used Auto Dealers

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GENERAL LIABILITY

What is General Liability Insurance?

General Liability insurance offers a variety of coverages to protect your small business. It covers business-related incidents that result in bodily injury to a third party, like a slip and fall. Additionally, it protects any third-party property damage resulting from your business operations. General Liability insurance coverage also includes liability protection for both products and completed operations exposures.

Targeted Classes

- 1-4 Family Dwellings
- Adult Clubs
- Amusement Centers
- Apartments
- Auto Repair Shops/Dealerships
- Beauty Salon/Barber Shop/Day Spa
- Bars & Taverns
- Bookstores
- Builder's Risk
- Condo Associations
- Contractors (Artisan/General)
- Distributors
- Engineers & Architects
- Fitness Centers
- Gas Stations
- Homeowners Associations
- Importers & Exporters
- Janitorial Services
- Lawn Care/Landscaping
- Lessors Risk (Commercial & Residential)
- Liquor Stores
- Real Estate
- Restaurants
- Retail Stores
- Special Events
- Swimming Pool Contractors
- Vacant Building/Land

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INLAND MARINE

What is Inland Marine Insurance?

Inland Marine insurance covers products, materials and equipment when transported over land, like via truck or train, or while temporarily warehoused by a third party. Collisions and cargo theft are the two most frequent causes of inland marine losses. If a business frequently ships products or equipment, they may want to consider purchasing inland marine insurance. This type of coverage is especially important if high-value products or materials are being shipped as these are often excluded from basic property coverage.

Product Highlights

- Coverage for newly purchased equipment
- Continuing rental or lease payments
- Employee tools
- Flood and earthquake
- Hauling equipment of others
- Income coverage
- Leased or rented equipment
- Lower deductible for owner's tools
- Mechanical breakdown for mounted computer equipment
- Miscellaneous unscheduled equipment
- Rental reimbursement

Targeted Classes

- Bailees
- Builder's Risk
- Contractors Equipment
- EDP
- Medical Equipment
- Scheduled Property Floater - Cameras, Music Equipment

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LIQUOR LIABILITY



What is Liquor Liability Insurance?

Liquor Liability insurance is liability coverage for businesses that serve, sell, distribute, manufacture or supply alcoholic beverages. A basic General Liability policy excludes Liquor Liability coverage for businesses who generate a profit from alcohol. Liquor Liability insurance is designed to fill this gap in coverage and may either be added as an endorsement to a General Liability policy or purchased separately.

Targeted Classes

- Caterers
- Liquor Stores
- Mobile Bartenders
- Restaurants/Bars

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PRODUCTS LIABILITY

What is Products Liability Insurance?

Products Liability insurance offers protection in the case of third-party claims (such as bodily injury or property damage) resulting from the use of a covered product. It covers the policyholder in the event that a suit arises out of the use of the insured's products. This can be loss to personal property, business property, bodily injury or death. These items may be clothes, toys, tools, building materials, electronic devices or even pet food or supplies.

Targeted Classes

- Clothing, Apparel and Protective Gear
- Cosmetics, Hair, Skin Products
- Electrical Equipment and Component Parts
- Food and Beverage
- Metal Goods
- Plastic and Rubber Goods
- Soaps, Detergents, Degreasers, Cleaning Products
- Sporting Goods and Fitness Equipment
- Wood and Paper Products

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PROPERTY

What is Property Insurance?

Commercial Property insurance is used to cover any commercial property from perils such as fire, theft and natural disaster and is used by a variety of businesses including manufacturers, retailers, service-oriented businesses, and not-for-profit organizations. It is generally bundled together with other forms of insurance, such as Commercial General Liability insurance.

Product Highlights

- In-house authority up to \$7.5M with higher limits available via brokerage markets
- Admitted & non-admitted markets
- Low minimum premiums
- Highly competitive rates
- Property including Wind right up to the coast
- X Wind & Wind Only products also available
- General Liability available for most occupancies
- DIC (difference in conditions) coverage available up to \$25M on most commercial occupancies

Targeted Classes

- Apartments
- Churches
- Educational
- Hotels
- Industrial
- Mercantile
- Offices
- Restaurants
- Taverns
- Coastal Property OK

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What is Workers' Compensation Insurance?

Workers' Compensation is essential coverage for businesses with employees, that protects both the employee and the business in case of an accident, illness, or even death occurring while working or in work-related activities. The system was created to ensure workers would be taken care of without bankrupting the employer. Workers' Compensation insurance coverage is “no-fault” to reduce the costs associated with assigning blame and focus, paying for medical expenses, covering lost income and even supporting the dependents of employees who are hurt or killed due to workplace accidents.

Product Highlights

- We can consider new ventures on most classes (Artisans on a risk-by-risk basis)

Targeted Classes

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