

Your One-Stop Solution



Braishfield
a division of Hull & Company, LLC

Commercial Lines • Personal Lines • Professional Liability

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BRIDGE SPECIALTY GROUP

Aligning Risks with Greater Reach



Quote with Coterie



Instant Web Quotes

braishfield.com/quotes/coterie

Why Coterie?

Instant Binding: Same-day coverage with policy documents delivered immediately

Broad Appetite: Coverage for over 80% of small businesses—including new & home-based businesses—across 49 states

Dashboard Access: Manage policies, renewals, billing, and claims in one place

Trusted Carriers: Backed by A.M. Best A- rated insurers and reinsurers

General Liability

- Protects your customer from third-party claims for bodily injury, medical costs, and property damage
- Available with **limits up to \$2M/\$4M** in most states*
- Revenue Limit: **up to \$10M (\$5M for Contractors)**
- Max Employees: **up to 50 (15 for Contractors)**
- Available in 49 states
- *\$2M/\$4M limits not available for contractors in CA, CO, FL, NY, or TX, or when Liquor Liability is selected

Professional Liability

- Helps protect your customer from third-party claims for errors or omissions in the performance of their professional services
- Defense costs included within limits
- Aggregate Limit: **up to \$3M**
- Per Occurrence Limit: **up to \$1M**
- Not available in IL, LA, MA, MT, ND, NY, VA, or VT

Top Covered Industries

Artisan/Trade Contractors (Residential & Commercial)
Janitorial Services
Medical Offices (Doctors, Dentists, Chiropractors)
Personal Services (Beauticians, Nail Salons, Barber Shops)

Business Owner's Policy

- Combines property, liability, and business interruption coverage in one package
- Revenue Limit: **up to \$10M (\$5M for Contractors)**
- Max Employees: **up to 50 (15 for Contractors)**
- Building Coverage: **up to \$1M**
- Business Property: **up to \$500K**
- Available in 49 states

Cyber Insurance

- Protects your customer from cyber threats like phishing, malware, ransomware, and data breaches
- Includes cyber extortion and business interruption
- Coverage Options (First Party/Liability):
 - **\$25K/\$50K or \$50K/\$100K**
- Data Breach Response Coverage Limit: **up to \$5M**
- Revenue Limit: **up to \$5M**
- Max Employees: **up to 50 (15 for Contractors)**
- Available as an endorsement to BOP & GL policies

Real Estate
Retail
Technology (Web Design/Hosting, Data Entry, Software Consulting Services)



Quote with Hiscox NOW



Instant Phone Quotes
866-739-0727



Instant Web Quotes
braishfield.com/quotes/hiscox-now

Why Hiscox NOW?

Instant Binding: Same-day coverage policy documents emailed immediately

Broad Appetite: Policies customized for hundreds of professions

Agent Servicing: Hiscox advisors can answer appetite questions and facilitate a quote by phone

Direct Bill: Hiscox handles all servicing and billing

Automatic Renewal: Earn commissions for the lifetime of coverage

Professional Liability

- Protects your customer if they're sued for negligence (even if no mistake was made)
- Includes defense costs associated with any lawsuit
- Aggregate Limit: **\$2M online (up to \$5M by phone)**
- Revenue Limit: **up to \$5M**
- Minimum Premium: **\$270**

General Liability

- Protects your customer from third-party claims for bodily injury, associated medical costs, and damage to someone else's property
- Aggregate Limit: **\$2M online (up to \$5M by phone)**
- Revenue Limit: **up to \$5M**
- Minimum Premium: **\$350**

Business Owner's Policy

- Combines general liability and business equipment coverage (including accidental damage) into one affordable package
- Aggregate Limit: **\$2M online (up to \$5M by phone)**
- Revenue Limit: **up to \$5M**
- Minimum Premium: **\$500**

Cyber Insurance

- Protects your customer against computer-related crimes and losses including targeted attacks, such as malware and phishing, as well as misplaced equipment
- Aggregate Limit: **\$1M online**
- Revenue Limit: **up to \$5M**
- Minimum Premium: **\$270**

Covered Industries (480+ classes available)

Allied Health
Architects & Engineers
Consulting
Creative
Financial Services
Landscape/Janitorial

Legal Services
Marketing/PR
Medical & Dental Offices
Mobile Food Services
Pet Care Services
Printing & Publishing

Real Estate
Restaurant & Food Services
Retail
Small Contractors
Technology



Quote with USLI



Instant Phone Quotes
888-845-1729



Instant Web Quotes
braishfield.com/quotes/usli

Commercial Lines

1-4 Family Dwellings
Artisan/Trade Contractors
Beauty Salons and Barber Shops
Builder's Risk
Commercial Excess/Umbrella
Concessionaires/Vendors/Food Trucks
Contractor's Equipment
Convenience/Deli/Grocery/Liquor Stores
Fitness Centers
Janitorial Services
Land Leased to Others
Laundromats
Lawn Care
Liquor Liability
Main Street Mercantile
The Office
Residential Condominium Unit Owners
Restaurants
Specialty Educators, Trainers and Instructors (Dance, Music and Tutoring)
Truckers General Liability
Vacant Building/Land

Special Events

Festivals and Concerts
Fundraisers and Sporting Events
Golf Outings and Hole-in-One Contests
Trade Shows and Conventions
Weddings and Parties

Professional/Nonprofit

Arts and Cultural Organizations
Business/Trade Associations (Chambers, Professional Associations, Business Membership Associations)
Charitable Organizations (Fundraising Organizations, Supportive Organizations or Foundations)
Community Associations
Employment Practices Liability
Houses of Worship
Medical Providers Employment Practices
Miscellaneous Errors and Omissions
Nonprofit Excess/Umbrella
Nonprofit Directors and Officers
Property Managers Professional Liability
Real Estate Errors and Omissions
Social Services (Food Banks/Soup Kitchens, Counseling Organizations and Youth Programs)
Sports Organizations
Technology Professionals

Personal Lines

Comprehensive Personal Liability
Dwelling Package
Excess Comprehensive Personal Liability
Excess Personal Umbrella
HO4 - Renters
HO6 - Condo Unit Owners
Home Based Business
Personal Umbrella
Vacant Dwelling



Commercial Lines

Targeted Classes

1-4 Family Dwellings
Adult Clubs
Amusement Centers
Apartments
Auto Repair Shops/Dealerships
Bars & Taverns
Barber Shops
Bookstores
Bounce Houses
Bowling Alleys
Builder's Risk
Cannabis & Smoke Shops
Cigar Bars incl. Liquor
Clothing Stores
Communication Services
Computer & Software Stores
Condo Associations
Contractors (Artisan/General)
Convenience Stores
Daycare Facilities

Delis
Distributors
Engineers & Architects
Farm Machinery Dealer & Repair
Fitness Centers
Gas Stations
Grocery Stores
Hair Salons
Healthcare/Medical Offices
Homeowners Associations
Home Based Businesses
Hotels & Motels
Houses of Worship
Importers & Exporters
International Operations
Janitorial Services
Laboratories
Laundromats
Lawn Care/Landscaping
Lessor's Risk

Liquor Stores
Machinery Installation & Repair
Medical Supply Stores
Nail Salons
Night Clubs
Office Buildings
Owners, Landlord & Tenant
Pet Care
Real Estate
Restaurants
Retail Stores
Schools (Private & Charter)
Security & Detective Agencies
Shipping Centers
Special Events
Technology Companies
Vacant Building/Land
Warehouses

Contact your underwriter for additional classes

Available Coverages

Builder's Risk/OCP
Environmental/Pollution Liability
Equipment Breakdown
Excess/Umbrella
Flood

Garage Liability
Garagekeepers
General Liability
Inland Marine
Liquor Liability

Marine Liability
Products Liability
Property
Workers' Compensation



Community Associations & Apartments

Highlights

- General Liability
- Property/DIC/X Wind
- Umbrella/Excess products up to \$5M
- "If Any" Workers' Compensation for Community Associations
- Payroll Workers' Compensation for Community Associations & Apartments
- Equipment Breakdown for Community Associations & Apartments

Targeted Classes

- Apartment Complexes
- Condominium Associations
- Homeowner Associations
- Townhome Associations

General Liability

- Multiple "A" rated carriers
- Hired & Non-Owned Auto coverage available from all carriers for a low premium
- Coverage available for Community Associations, Apartments, Mobile Home Parks, Co-Ops & Timeshares

Property

- Multiple "A" rated carriers
- Tier 1 & Tier 2 counties from Texas to Maine and ALL Florida counties
- Options available: Equipment Breakdown and Ordinance & Law
- Calendar year deductibles with buyback options available

D&O / Crime

- Multiple admitted carriers
- No Insured vs. Insured exclusion on D&O
- Property Manager can be included on Fidelity and Crime Bond

Workers' Compensation

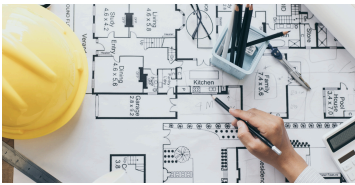
- Volunteer Form automatically included on "If Any" risks and risks with Payroll
- Direct Bill
- Online quoting capabilities for the "If Any" Payroll product
- Coverage available for Community Associations & Apartments

Excess Liability & Umbrella

- All "A" rated carriers
- Limits available from \$1M to \$5M
- Coverage available for Community Associations

DIC (Differences in Condition)

- Multiple "A" rated carriers
- Limits available up to \$25M
- Mold and sewer/water back-up available



Professional Liability

Key Features

- GL & PL Package for many classes
- Subs are automatically covered*
- No charge for additional insured by contract*

Allied Health

Ambulances
Alcohol and Drug Rehabs
Anti-Aging Med Spas
Assisted Living Facilities
Chiropractors
Clinical Trials
Counseling Services incl. Drug Rehab
Cryotherapy
Drug/Alcohol Testing
Emergency Rooms
Fitness Instructors
Funeral Homes
Group Homes
Healthcare Staffing
Home Healthcare
Imaging/Testing Labs
IV Infusion Therapy
Massage Therapy
Medical Clinics
Medical Device Manufacturers
Non-Emergency Transport
Nutraceutical Companies
Outpatient Centers
Pharmacies incl. Compounding
Physical/Speech Therapists
Occupational Therapists
Opticians
Research Development
Social Services
Urgent Care Centers

Miscellaneous Professional Liability

Accountants
Advertising Agencies
Ambulance Services
Appraisal Services
Bookkeeping Services
Broadcasters
Business Brokers
Cell Tower Acquisition
Claim Adjusters
Collection Agencies
Consultants/Consulting Services
Employment Placement Agencies
Escrow Agents
Event Planners
Executive Recruiters
Expert Witnesses
Freight Forwarders
Graphic Design Services
Home Inspectors
Insurance Agents (P&C/Life Health)
Interior Decorators/Designers

Landmen
Management Consulting
Marketing Consulting Services
Mortgage Field Inspectors
Multimedia Firms
Personal Coaching
Photographers
Printers (non-financial)
Property Managers
Property Preservation
Publishers
Radio Stations
Real Estate Agents/Brokers
Safety/Security Consultants
Security Guards
Staffing Firms
Tax Preparers
Telemarketing
Third Party Administrators
Title Agents/Abstractors
Travel Agencies

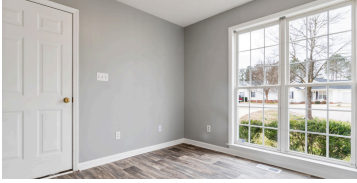
Architects & Engineers

Architects/Landscape Architects
Chemical Engineers
Civil Engineers
Construction Management
Drafting Engineers
General Contractors
Land/Marine Surveyors
Mapping Services
Mechanical/Electrical Engineers
Project Management
Structural Engineers
Testing Labs

Technology

App & Software Development
Cybersecurity Services
Data & Imaging Services
IT Consulting
IT Staffing
Managed Service Providers
Network Services
System Integration
Video Game Developers
Web Marketing/SEO Services

**Varies by carrier*



Personal Lines

Homeowners

- Coverage A of \$150K or greater
- Builder's Risk (ground up or renovation)
- Older, updated homes
- Corp, LLC, and trust owned
- PC 9/10
- Risks with multiple losses
- Homes with a business on the premise, unfenced pools and pools with diving boards/slides
- Risks with vicious or non-domestic animals
- Wind coverage may be available

Rental & Vacant Dwellings

- Coverage A of \$150K or greater
- 1-4 family dwellings
- Daily, weekly, monthly or annual rentals
- No age limit
- Corp, LLC and trust owned
- PC 9/10
- Risks with multiple losses
- Wind coverage may be available

Condo Unit Owners

- Owner or tenant
- Occupied/vacant units & short/long-term rentals
- Corp, LLC and trust owned
- Wind coverage may be available

Watercraft

- Hull Values up to \$7M
- Including high performance, older, wooden, custom and house boats
- Corp, LLC and trust owned boats considered
- Policy can be written on Agreed Value

Stand Alone Liability (Primary & Excess)

- Limits up to \$5M - Primary / \$5M - Excess
- 1-4 family-owned or tenant-occupied dwellings, as well as vacant land
- Individuals, corp, LLC, trusts and estates
- Short-term rentals eligible
- Excess Liability enables applicants to increase their primary limits or meet minimum point of attachment of their Personal Umbrella

Umbrella (Primary & Excess)

- Limits up to \$10M* - Primary / \$10M* - Excess
- No self-insured retention
- Broad definition of Bodily Injury, including mental injury, mental anguish, humiliation and shock
- No limit on number of autos, boats, RVs or operators
- Excess Uninsured/Underinsured Motorist coverage available in all states
- Available for Preferred, Standard, High-Risk and High Profile/Celebrity
- Excess Umbrella available for applicants who desire higher limits than their Primary Umbrella carrier will provide

Personal Articles Floater

- Available for most classes of personal property including jewelry, furs, fine art, guns, cameras, musical instruments and many more

Flood (Primary & Excess)

- All flood zones considered
- Includes Non-NFIP areas

**With Underwriting approval*