

Your One-Stop Solution



**Braishfield**  
a division of Hull & Company, LLC

**Commercial Lines • Personal Lines • Professional Liability**

service@braishfield.com | 888-335-6616 | Braishfield.com



**BRIDGE SPECIALTY GROUP**

Aligning Risks with Greater Reach



## Quote with Coterie



### Instant Web Quotes

[braishfield.com/quotes/coterie](https://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 First Insurance



### Instant Web Quotes

[braishfield.com/quotes/first-insurance](https://braishfield.com/quotes/first-insurance)

## Why First Insurance?

**Instant Binding:** Rate, quote, and bind Admitted General Liability in minutes

**Broad Appetite:** Serving a wide variety of industries including contractors, retail, food & hospitality, and many more

**Risk Management Dashboard:** Safety content, training tools, and compliance resources tailored to their line of business

**Trusted Carrier:** Backed by Accelerant National Insurance Company (A- Excellent)

## General Liability

- Protects your customer from third-party claims for bodily injury, medical costs, and property damage
- Five minimum premium bands:
  - **\$300, \$450, \$700, \$1K, & \$2K**
- New ventures eligible (1+ year industry experience)
- Risk management included on all policies
- Direct Bill (credit card required):
  - Annual, Semi-Annual, Quarterly, or Monthly
- Waiver of Subrogation (by contract)
- Blanket A/I (CG2033, by contract)
- Primary & Non-Contributory (by contract)
- Single A/I: \$50
- Lost Key Coverage: \$5K limit (Janitorial/Locksmith)
- No General Contractors
- Not available in AK, HI, KY, NY, OR, VT or WA

## Risk Management Dashboard

- Insured receives link to log in upon binding
- Content auto-loads according to their class code
- Drip-fed safety content regularly sent to insured
- Document library, safety programs, toolbox talks, and OSHA guidelines
- Risk management content is specific to their industry
- Insured can assign training to employees with quizzes
- Courses include video modules with short quizzes

## Coming Soon

- Business Owners Policy (BOP)
- Inland Marine
- Professional Liability
- Workers' Compensation

## Covered Industries

Architects & Engineers

Artisan Contractors

Building or Premises (Lessor's Risk)

Clerical Office

Consulting

Design & Marketing

Education & Training

Food & Hospitality

Janitorial Services

Landscaping & Lawn Care

Manufacturing

Personal Care

Retail & Wholesale Stores

Technology Professionals

Transportation & Logistics



## Quote with Hiscox NOW



**Instant Phone Quotes**  
**866-739-0727**



**Instant Web Quotes**  
**[braishfield.com/quotes/hiscox-now](https://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](https://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

### Target 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

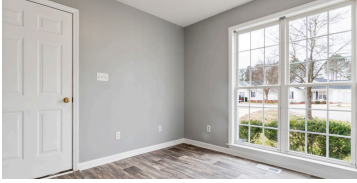
## Architects & Engineers

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
- Individual, 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
- Individual, LLC, trust, and estate owned
- 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 bodily injury definition (includes mental injury, 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.*