

Product Portfolio



**CENTURY
INSURANCE GROUP[®]**

MEMBER OF AMERITRUST GROUP



Property, Casualty and Garage Submissions and Bind Requests
quotes@centurysurety.com

Excess/Umbrella Submissions and Bind Requests
umbrellaquotes@centurysurety.com

Ocean Marine Submissions and Bind Requests
marinequotes@centurysurety.com

Environmental Submissions and Bind Requests
environmentalquotes@centurysurety.com

Inspections
inspections@centurysurety.com

Endorsement Requests and Correspondence
images@centurysurety.com

Report a Claim/Incident
csu@centurysurety.com

Welcome to Century Insurance Group

Century Insurance Group is a premier provider of excess and surplus lines insurance. We manage business across three distinct segments – core commercial, specialty lines underwriting and specialized programs. We underwrite general liability, commercial property, and multi-peril insurance for small and mid-sized businesses through a select network of general agents and brokers.

Most of our agents and brokers have partnered with Century for over a decade. This mutual commitment and support is a testament to the care we take in relationship building and service. Our ability to understand and respond to the complexities of today's insurance market allows us to offer flexible solutions, and comprehensive products to fit our agents' needs.





Property and Casualty

Target Classes

- Apartments (*property only*)
- Artisan Contractors
- Bakeries
- Beauty Parlors & Barber shops
- Builders Risk/OCP
- Campgrounds
- Catering
- Churches
- Civic and Service Clubs
- Condo/Townhouse (*property only*)
- Consultants
- Dwellings
- Grocery Stores
- Lessor's Risk
- Medical Offices
- Mercantile (*including electronics stores, tobacco stores, beverage stores, etc.*)
- Office Buildings
- Pawn Shops
- Shopping Centers
- Supermarkets
- Truckers
- Vacant Buildings
- Warehouses

Coverages Available

- General Liability with Limits up to \$2 million
- Coastal Wind Buyback
- Crime – Coverage Form Q
- Special Events
- Equipment Breakdown
- Hired & Non-Owned Auto
- Waiver of Subrogation
(automatically included on every GL quote)
- Employee Benefits Liability
- Per Project Aggregate
- Per Location Aggregate
- Property Extension Endorsement
 - Base version automatically included on every Property quote
 - Upgrade to increased limits on this endorsement to \$75 flat
- Building Ordinance or Law A, B, C



Inland Marine

Target Classes

- Accounts Receivable
- ATMs, Golf Carts or other Miscellaneous Property
- Bailee's Coverage
- Contractors' Equipment - Leased & Owned
- Installation Floater
(per job coverage available)
- Machinery & Equipment
- Medical Equipment
- Miscellaneous Articles Floater
- Miscellaneous Property
- Motor Truck Cargo, including Heavy Equipment
- Party Rental Equipment
- Radio, TV, and Cell Phone Towers
- Solar Panels
- Storage Pods
- Transportation
- Warehousemen's Legal Liability
- Wind Turbines
- Valuable Papers

Coverages Available

- Risks of Direct Physical Loss/Broad Form or Named Perils
- Your Small Tools and Employee Tools with Contractor's Equipment
- Specific Shipper Endorsement on MTC
- Refrigeration Breakdown on MTC for Select Commodities



Garage Operations

Target Classes

- Auto Alarm and Stereo Installation
- Auto Maintenance and Repair
- Auto Storage - No Repair
- Body Shops and Painting
- Contractors Equipment Repair
- Frame/Unibody Straightening
- Golf Cart Repair
- Impound Yards
- LPG Distributors
- Mobile Auto Repair Service
- Motorcycle Repair
- Parking Lots, Garages
- Recreational Vehicle Storage - No Repair
- Suspension Repair
- Trailer Hitch Installation or Repair
- Trailer Repair
- Upholstery
- Windshield Installation/Repair
- Window Tinting

Coverages Available

- Garagekeepers up to \$5 million
- Medical Payments – Auto and Premises
- Personal and Advertising Injury
- Damage to Premises Rented to You



Auto Dealers

Target Classes

- Antique Auto Dealers
- Consignment Sales
- Contractors Equipment Dealers
- Electric Auto Sales
- Emergency Vehicle Dealers
- Farm Equipment Dealers
- Golf Cart Dealers
- Heavy Truck Dealers
- Motorcycle Dealers
- Non-licensed Vehicle Dealers
- Recreational Vehicle Dealers
- Semi-Trailer Dealers
- Wholesale Auto Dealers

Coverages Available

- Auto Liability up to \$5 million
- General Liability up to \$5 million
- Garagekeepers up to \$5 million
- Dealers Physical Damage up to \$5 million
- Uninsured/Underinsured Motorists Coverage
- Personal Injury Protection as required by state
- Medical Payments – Auto and Premises
- Personal and Advertising Injury
- Damage to Premises Rented to You
- Acts, Errors & Omissions Coverage



Ocean Marine

Target Classes

- Aquatic Restoration
- Boat Dealers
- Classic Watercraft including Wooden
- Commercial Vessels
(excluding Commercial Fishing)
- Marine Artisans - Minimum Premium as Low as \$750!
- P.D. on Docks - Private Owners & Associations
- Marine Contractors
- Marine Service Industry
- Recreation Vessels Greater than 26 ft.
- Recreational Fishing/Charter
- Yacht Clubs
- Vessel Rentals

Coverages Available

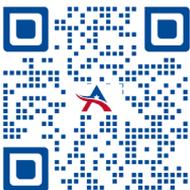
- Liability Limits up to \$2 million
- Commercial Property Limits up to \$12 million
- Marine General Liability
 - Marina Operator's Legal Liability
 - Ship Repairer's Legal Liability
 - Marine Contractor's Legal Liability
 - Stevedore's Legal Liability
 - Wharfinger's Legal Liability
 - Terminal Operator's Legal Liability
- Dock Physical Damage
- Hull - Personal and Commercial
- Protection and Indemnity - Personal and Commercial
- Boat Dealer's Inventory
- Hull Builder's Risk
- Charter's Legal Liability
- Personal watercraft must be at least 26 ft. in length and a TIV of no more than \$1 million
- Commercial watercraft must have a total fleet TIV of no more than \$2 million



Environmental

Target Classes

- Asbestos Abatement
- Crime Scene Cleanup
- Groundwater Remediation
- Emergency Response
- Environmental Drilling
- Environmental Sample Collection
- Lab-pack, Drum Handling
- Landfill Construction
- Lead/Mold Abatement
- Medical Waste Handling
- PCB Abatement
- Soil Remediation
- Tank and Pipe Cleaning
- UST/AST Installation/Removal
- Water Extraction/Dehumidification



Scan for our Environmental and Green Energy target class updates

Coverages Available

- Contractors Pollution Liability for Non-Environmental Contractors (limited eligibility)
- Consultant's Professional Liability
- Environmental Contractor's and Consultants Liability Package
- Limits Available up to \$6 million/\$18 million
- \$2,500 Minimum Premium (everything other than consultants professional liability)
- E-BOP - **NEW PRODUCT!**
 - Package policy for small businesses
 - Includes property & inland marine
- Facilities Exposures Environmental Liability
- Non-Owned Disposal Sites
- Workers' Compensation on an admitted basis
- Transportation Pollution Liability



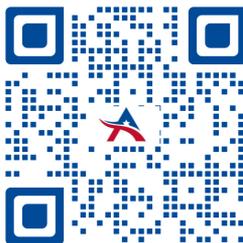
Excess/Umbrella

Target Classes

- Apartments
- Artisan Contractors
- Automobile Repair/Service Shops
- Beauty Shops, Nail Salons
- Beverage Distributors
- Campgrounds
- Convenience Stores
- Dwellings – Lessor's Risk Only
- Farms with or without Livestock
- Land or Vacant Land
- Landscaping
- Lessor's Risk
- Offices and Banks
- Mercantile Risk
- Plastic or Rubber Good Manufacturing
- Restaurants *(subject to enhanced criteria in light of COVID-19, please contact your underwriter with any questions)*
- Roofing – *(up to \$1 million)*
- Schools – Trade or Vocational
- Warehouses

Coverages Available

- Excess Follow Form up to \$5 million
- Umbrella up to \$5 million
- Minimum Premiums as Low as \$750 per \$1 million



***Scan to learn more about Century Insurance,
access agent resources and view our team directory!***





**CENTURY
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MEMBER OF AMERITRUST GROUP

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