

Product Portfolio



**CENTURY
INSURANCE GROUP®**

MEMBER OF AMERITRUST GROUP



Property, Casualty, Inland Marine 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

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
- Retail Auto 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

Inland Marine



Target Classes

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

Coverages Available

- TIV up to \$5 million (higher may be considered)
- 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

- Alarm and Stereo Installation
- Auto Maintenance and Repair
- Auto Storage, Parking Lots, Garages
- Body Shops and Painting
- Car Washes and Detailers
- Contractors Equipment Repair
- Emergency Vehicle Repair
- Farm Equipment Repair
- Gasoline Stations with Auto Repair
- Golf Cart Repair
- Heavy Truck Repair
- Impound Yards
- Mobile Auto Repair Service
- Motorcycle Repair
- Non-licensed Vehicle Repair
- Recreational Vehicle Repair
- Trailer Repair
- Upholstery
- Valet Parking
- Windshield Installation/Repair
- Window Tinting/Auto Body Wrapping

Coverages Available

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

Ocean Marine



Target Classes

- Aquatic Restoration
- Boat Dealers
- Classic Watercraft including Wooden
- Commercial Vessels excluding Commercial Fishing
- Marine Artisans
- P.D. on Docks - Private Owners & Associations
- Marine Contractors
- Marine Service Industry
- Marine Terminal Operators, Stevedores & Wharf/Dock owners
- Recreation Vessels Greater than 26 Feet
- 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
- Transportation Pollution Liability
- Facilities Exposures Environmental Liability
- Non-owned Disposal Sites
- Contractors Pollution Liability for non-environmental contractors
(limited eligibility)

Coverages Available

- Contractor's Pollution Liability
- 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
- Worker's Compensation on an admitted basis

Excess/Umbrella



Target Classes

- Apartments
- Artisan Contractors
- Automobile Repair/Service Shops
- Beauty Shops, Nail Salons
- Bed and Breakfasts
- Beverage Distributors
- Building or Premises – Bank
- Campgrounds
- Condominiums, Townhomes
- Convenience Stores
- Dwellings – Lessor’s Risk Only
- Farms with or without Livestock
- Hotels or Motels
- Land or Vacant Land
- Landscaping
- Lessor’s Risk
- Machinery or Equipment Dealers
- Medical Offices
- Mercantile Risk
- Plastic or Rubber Good Manufacturing
- Pool Halls or Bingo Halls
- Real Estate Property Managed
- Restaurants, Bars or Taverns
- Roofing – *(up to \$1 million)*
- Schools – Trade or Vocational
- Warehouses
- Welding or Cutting

Coverages Available

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

Property and Casualty



Target Classes

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

Coverages Available

- General Liability with Limits up to \$6 million
- Property with TIV up to \$30 million
(*higher may be considered*)
- Coastal Wind Buyback - **NOW IN COL!**
- Crime – Coverage Form Q
- Special Events
- Billboards
- Equipment Breakdown
- Hired & Non-Owned Auto
- Waiver of Subrogation (automatically included on every GL quote)
- Employee Benefits Liability
- Per Project Aggregate
- Property Extension Endorsement
 - Base version automatically included on every Property quote
 - Upgrade to increased limits on this endorsement for \$75 flat-now available on COL!



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