

**We are...solutions for specialty risks.** American Safety Insurance offers commercial surplus lines property and multi-peril coverage (CMP) with a focus on premises liability risks. We have an excellent team of highly experienced underwriters with a strong focus on customer service and flexibility.

## Policy Specifics

Package policies can include; property, general liability (GL), incidental crime and electronic data processing equipment (EDP). The GL focus is on premises liability (OLT), we can package any property structure with the GL. GL is not written on a monoline basis.

Property deductibles start at \$5,000. Maximum capacity for monoline property is \$20 million. We offer, but do not require a GL deductible. GL limits are offered at \$1 million per occurrence and \$2 million general aggregate.

Coverage is written on American Safety Indemnity Co. paper (non-admitted) with an "A" IX rating from A.M. Best. Admitted paper available in NJ and NY. Coverage not available in CT or OK.

## Submission Requirements

- Must be 60 days or less from effective date
- ASI requires a completed Accord application
- Minimum of 3 years currently valued loss runs
- Supplemental ASI questionnaire for vacant properties
- Prefer excel spreadsheet for multi-location accounts
- Please send all submissions to our centralized clearance mailbox, [propertysubmit@amsafety.com](mailto:propertysubmit@amsafety.com)

## Target Classes

Property and Package Classes:

- Hotels/Motels
- Shopping Centers
- Office Buildings
- Vacant Buildings
- Condominiums
- Habitational
- Warehouse
- Undervalued Property
- Churches

Monoline Property Classes:

- All Property and Package Classes plus;
- Light Manufacturing
- Metal Workers
- Builders Risk and Renovations

## Restrictions

- Critical Wind
- Critical Earthquake
- Flood Zone A, V and Shaded X

## Contact

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## Solutions for Specialty Risks.

American Safety Insurance offers commercial surplus lines property and multi-peril coverage (CMP) with a focus on conservative premises liability risks. Our competitive advantage is our team of highly experienced underwriters with a strong focus on customer service and flexibility.

