

# General Liability

If you could call, quote and bind Commercial General Liability business in a five-minute phone call, wouldn't that be the logical choice?

Staying steps ahead of other MGA companies, we apply our revolutionary service model—call, quote, bind in just five minutes—to a wide range of hard-to-place specialty insurance lines. We have the capability to write more than 1,000 classes of Commercial General Liability business under binding authority through A-rated carriers.

Our friendly, well-trained and responsive staff is available to place your coverage with the top carriers in the industry, providing the best possible terms for your insureds. With the best products, the best carriers and the most convenient service model in the industry, TAPCO proves once again why "Call. Quote. Bind." is the logical choice.

## Examples of Commercial General Liability programs include:

- Burglar and Fire Alarm Installation
- Contractor Equipment Rental
- Environmental Contractors
- Exterminators
- and Consultants
- General Contractors
- Homeowner/Condominium Associations
- Hunting Clubs
- Lessor's Risk
- Martial Arts Studios
- Mobile Home Parks
- Office
- Outfitters and Guides
- Push Cart Vendors
- Recycling
- Security and Patrol Agents
- Special Events
- Sports Camps
- Swim & Racquet Clubs
- Truckers
- Welders
- Wrecking of Buildings

For your next Commercial General Liability needs, call us today. (And get your quote just minutes later).

# "E-Z Rate" Contractors

TAPCO is the logical choice for your Artisan Contractors business.

The TAPCO "E-Z Rate" program allows you to nearly instantly receive quick and accurate quotes, terms, conditions and finance options via e-mail within a single, friendly, five-minute phone call. Our courteous, responsive staff puts our proprietary and innovative quoting technology to work for you and your convenience, proving once again why TAPCO is the logical choice.

Your Artisan Contractors coverage will be placed with A-rated non-admitted carriers using the ISO simplified CGL form, including completed operations, \$5,000 medical payments and \$50,000 fire legal. An option for miscellaneous tool coverage is also available, and premiums start as low as \$500.

## Complementing our robust coverage for General Contractor risks, examples of Artisan Classes covered include:

- Air Conditioning and Heating
- Appliance Repair & Installation
- Cable TV Installation
- Carpet, Rug, or Upholstery Cleaning
- Concrete Construction
- Driveway, Parking Area—Paving
- Electrical Apparatus—Installation or Repair
- Excavation/Grading of Land
- Fire Extinguishers/ Fire Suppression Systems
- Grading of Land
- Insulation Work
- Landscaping
- Masonry
- Painting—Less Than 4 Stories
- Plastering or Stucco Work
- Pressure Washing & Cleaning
- Sewer Cleaning
- Siding Installation
- Street Cleaning
- Telephone or Cable Construction
- Tree Trimmers
- Upholstering
- Alarm Installation
- Artisan
- Carpentry
- Ceiling or Wall Installation
- Detective or Investigative Agencies (Private)
- Dry Wall or Wallboard Installation
- Electrical Work—Within Buildings
- Fence Erection Contractors
- Floor Covering Installation
- Handyman—Residential
- Janitorial
- Logging and Lumbering
- Metal Erection—Nonstructural /Decorative
- Paperhanging—Wallpaper
- Plumbing
- Septic Tank System—Installation, Servicing
- Sheet Metal Work
- Sign Painting or Lettering
- Swimming Pool Installation
- Tile, Stone, Marble Work
- TV/Radio Receiving Set—Install/Service/Repair
- Window Cleaning—Less Than 4 Stories

It's as "E-Z" as:

**Call. Quote. Bind.**



# Property/Package

As fundamental as Property and Package insurance is to any insurance program, wouldn't the logical choice be to get that coverage quickly, easily and accurately? Why wait days when you can have the coverage in minutes?

As experts in the placement of all classes of Property and Package business, we understand the importance of protecting your insureds from a catastrophic loss. Using our fast and convenient service model, quotes, terms and finance options can be delivered to you almost instantly via e-mail during a simple, five-minute phone call. Our skilled and motivated staff is standing by to help you. Experience and insight, combined with the best service model in the industry confirms why TAPCO is the logical choice.

We have the ability to place habitational and coastal exposed risks and can provide earthquake coverage up to \$7.5 million (not available in California). All Property and Package products are available on a monoline basis.

## Examples of available programs include:

- Apartment Houses
- Barber and Beauty Shops
- Car Washes
- (Including Professional)
- Churches (Including Pastoral Professional)
- Consignment Stores
- Convenience Stores (Including Gas Sales)
- Counseling (Including Professional)
- Day Care Centers (Including Professional)
- Exercise Centers (Including Professional)
- Furniture Stores
- Home Health Care (Including Professional)
- Halfway Houses (Including Professional)
- Hotels and Motels with and without swimming pools
- Offices
- Pool Halls
- Pawn Shops
- Retail Shops
- Restaurants and Taverns Including Liquor Liability
- Shopping Centers
- Tanning Salons (Including Professional)
- Warehouses

Place the call. We'll place the coverage... in a matter of minutes.

# Vacant/Builder's Risk

Don't you wish everything in life were as easy as placing Vacant Property and Builder's Risk business in a five-minute phone call? TAPCO, one of the largest writers of Vacant Property and Builder's Risk business in the country, uses the speed of today's technology and a reliable, professional staff to call, quote and bind your coverage in minutes.

At TAPCO, we not only place your Vacant Property and Builder's Risk business with the best A-rated non-admitted carriers in the industry, we deliver quotes, terms and binders to your e-mail inbox during a fast and friendly five-minute phone call.

Coverage is available from one to 12 months and binding authority is up to \$2.5 million, with General Liability options to \$1 million.

## Vacant Property program includes:

- Low rates and deductibles—most risks quoted at \$0.08 per month with a \$500 deductible
- Minimum premiums start at \$200
- Commercial and Personal Lines properties eligible
- Policies can be issued from one to 12 months (six-month maximum in Florida)

## Builder's Risk program includes:

- Ground-up and renovation projects eligible
- \$5,000 premises theft coverage available

The only choice to make is the logical choice..."Call. Quote. Bind." with TAPCO.

# Personal Lines

With all the choices you have to make in life, wouldn't saving time be the logical choice? What used to take days, can now take minutes when you call, quote and bind your Personal Lines business with TAPCO.

As specialists in difficult-to-place specialty markets, TAPCO, has been committed to writing Personal Lines business since our offices opened in 1983. Our commitment doesn't stop there. It is our goal to provide you with quotes, terms and binders almost instantly in a friendly, five-minute phone call with our capable and pleasant team of underwriters. Not only is TAPCO the logical choice for personal lines business, we're the best choice.

Coverage is available on dwellings valued as low as \$10,000. Older, unprotected and distressed properties may be eligible. Homeowners coverage is obtainable for houses ranging in value from \$10,000 to \$250,000. Personal Liability and Personal Umbrella limits up to \$1 million with medical payments included. Golf cart liability is also offered.

## Special program features:

- Bonus commissions
- Direct bill of renewals
- Competitive rates and coverages
- Low minimum premiums
- Seasonal coverage available
- Central heat not required
- Vacant dwellings and builder's risk available
- Bank-owned, estate, foreclosures, real estate owned and bankruptcies eligible for vacant coverage

For nearly all of your insureds' Personal Lines needs, place one five-minute phone call. TAPCO will do the rest.

# Professional Lines/D&O

They say good things come to those who wait. Well, now you don't have to!

When you make the logical choice to call, quote and bind Professional Liability and Directors & Officers business with TAPCO, you don't have to wait days for a quote.

TAPCO knows how difficult it is to find standardized policies for Professional Liability and Directors & Officers insurance. That's why our well-trained, accessible staff is prepared to work closely with you to provide the best quotes, terms and binders in this class of business. After completing the required application, quotes can be delivered to your e-mail inbox in a matter of hours not days.

Professional Liability and Directors & Officers risks present unique challenges to the insured, and opportunity to the agent. TAPCO focuses on securing competitively priced products, broad and unique coverage, and unrivaled policy turnaround time to enable you to rise to these challenges and compete successfully for this class of business.

#### Examples of available programs:

- Community Associations
- Corporate Directors & Officers Liability
- Employment Practices Liability
- Insurance Agents Errors & Omissions
- Medical Providers Protection
- Non-Profit Directors & Officers Liability
- Property Managers Professional Liability
- Public Officials Liability
- Real Estate Agents Errors & Omissions
- Real Estate Appraisers Liability Package
- Real Estate Professional Office Package
- Recruiters Professional Liability Package
- Specified Professionals Errors & Omissions
- Specified Professions Professional Office Package
- Technology Errors & Omissions

Don't wait days for good things. Wait mere hours for the best.