

## COVERAGES AVAILABLE

### Property

- Accounts Receivable
- Antennas/Towers
- Back-up of Sewers & Drains
- Building Law Ordinance
- Building/Contents/Improvements & Betterments
- Computer Hardware/Software
- Contagion Outbreak Extra Expense
- Credit Insurance
- Employee Dishonesty/3rd Party Dishonesty/Computer Fraud
- Employees Tools and/or Property
- Event Cancellation
- Fine Arts
- Flood including Business Income
- Flood (Primary & Excess) & Earthquake
- Foundations/Underground Pipes
- Glass/Signs
- Identity Recovery Coverage for Businessowners
- Loss of Income/Dependent Property Business Interruption
- Machinery & Equipment Coverage (Equipment Breakdown)
- Money & Securities
- Pandemic Business Interruption
- Property Away From Premises
- Property in Transit
- Property in your Care, Custody or Control
- Rents/Extra Expense
- Replacement Cost
- Social Engineering
- Spoilage
- Terrorist Acts
- Utility Service Interruption (Off Premises Power Failure)
- Valuable Papers

### Workers Compensation/Benefits

- Foreign Workers
- New York State
- Stop Gap
- Temporary Disability Benefits

### Life, Health & Disability

- Accident Coverage
- Home/Condo/Apartment

### Captive Insurance Options

- Captives could provide an option to insure loss exposures for which no reasonable insurance product exists. Conditions apply.

### Other Liability Coverages

- 3rd Party Discrimination/Harassment
- Abuse & Molestation
- Assault & Battery
- Copyright & Patent Infringement
- Cyber/Privacy Liability
- Data Security Liability
- Director's & Officer's Liability
- Employee Benefits Liability
- Employment Practices Liability
- Errors and Omissions/Professional Liability
- Fiduciary Liability/ERISA Bond
- Fire Damage Legal Liability
- Foreign Liability
- General Liability Insurance
- Hired and Non Owned Auto Liability
- Kidnap & Ransom
- Liquor Liability
- Mold/Fungus/Virus/Bacteria
- Pollution Liability (incl. Business Interruption)
- Product Recall
- Terrorist Acts
- Umbrella/Excess Liability
- Unmanned Aircraft/Drones
- Volunteers

### Automobile

- Additional PIP
- Driving Other Car
  - Employees as Named Insured
- Gap Coverage
- Garage Keepers Legal Liability
- Garage Liability
  - Hired Car Physical Damage
  - Named Individuals as Insured
  - Rental Reimbursement
- Towing and Labor

### Personal Insurance

- Automobile
- Excess Liability
- Home/Condo/Apartment
- Tenant Occupied Dwelling
- Valuable Articles

***Please contact our office to discuss any of the coverages above.***