

AZGUARD[®] Insurance Company

Businessowner's Policy - E&S

APPETITE SUPPLEMENT

The following information is intended to assist our agents in identifying submissions that may be appropriate for our Businessowner's Policy - Excess & Surplus (E&S). This guide should NOT be considered all inclusive or applicable in all states or for all types of accounts. The final qualifying criteria for any applicant depends upon the particular nature of the risk and is at the discretion of our underwriters. All Excess & Surplus lines state-specific rules and regulations apply.

COVERAGE

Our Businessowner's Policy - E&S is written through AZGUARD[®] Insurance Company, a non-admitted carrier. Coverage is provided on a traditional Businessowner's Policy (BOP) form including both property and liability. For added flexibility, liability limits can be limited if the applicant is seeking primarily property coverage.

TARGETED CLASSES

We will consider businesses similar to our traditional appetite for BOP but with a higher risk of catastrophic exposure (such as due to coastal wind or wildfire-prone location) and Total Insured Value at a single site up to \$15 million. Refer to our **BOP E&S Appetite Guide** for a full list of classes.

Coastal Risks

- States: AL, CT, DE, FL, GA, LA, MD, MA, MS, NJ, NC, RI, SC, TX, and VA
- Refer to our **BOP E&S Coastal Guidelines** for details

SURPLUS LINES BROKERS*

(All states as shown above)

All Insurance Underwriters, Inc. | guardesleads@aiuinc.com
2600 Sumerian Drive, Unit 101, Land O Lakes, FL 34638

(AL, MS, TX)

Burns & Wilcox | WRBriscoe@burns-wilcox.com
2204 Lakeshore Drive, Suite 410, Homewood, AL 35209

(NC, SC)

Burns & Wilcox | bmwillis@burns-wilcox.com
800 Arendell Street, Suite 200, Morehead City, NC 28557

(All states as shown above)

Morstan General Agency | hlevy@morstan.com
1985 Marcus Avenue, Suite 201, New Hyde Park, NY 11042

(All states as shown above)

R-T Specialty | tom.mullins@rtspecialty.com
6725 Via Austi Parkway, Ste 230, Las Vegas, NV 89119

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California Risks

- Apartment and residential condominium buildings built prior to 1990
- Properties in areas at high risk for wildfires

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All Insurance Underwriters, Inc. | guardesleads@aiuinc.com
2600 Sumerian Drive, Unit 101, Land O Lakes, FL 34638

Bass Underwriters | bylnch@bassuw.com
6951 West Sunrise Blvd., Plantation, FL 33313

Burns & Wilcox | 415-421-4244
101 California St., Suite 975, San Francisco, CA 94111

Gorst & Compass Insurance Services | onlinequotes@gorstcompass.com
9310 Topanga Canyon Blvd, Chatsworth, CA 91311

Hull & Company, LLC | Marketing-SoCal@hullco.com
18301 Von Karman Ave., Suite 920, Irvine, CA 92612

Monarch E&S Insurance Services, Div of SPG LLC | submissions@monarchexcess.com
2550 North Hollywood Way, Suite 501, Burbank, CA 91505

Morstan General Agency | hlevy@morstan.com
1985 Marcus Avenue, Suite 201, New Hyde Park, NY 11042

R-T Specialty, LLC | jason.lentz@rtspecialty.com
6725 Via Austi Parkway, Suite 230, Las Vegas, NV 89119

Florida Risks

- Refer to our **BOP E&S Coastal Guidelines** for details
- Apartment and residential condominium buildings statewide

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New York Risks

Occupant exposures:

- Appliance Stores - Household Appliances and Home Furnishings**
- Auto Parts and Supplies Retail Stores - w/Repair or Service
- Auto Quick Lube Shops
- Auto Repair (including Auto Glass, Muffler Shop, Transmission Shop, Upholstery Shop)
- Auto Specialty Shops
- Bakeries**
- Beauty Supply Stores**
- Beverage Stores - Liquor and Wine** - **BRONX, KINGS, OR QUEENS COUNTIES**
- Beverage Stores - Non-Alcoholic Beverages** - **BRONX, KINGS, OR QUEENS COUNTIES**
- Car Washes - Full-Service w/Attendant (includes detailing work)
- Catering Services
- Clothing Stores
- Convenience Stores w/ or w/o Fast-Food Restaurant - w/ and w/o Gasoline Sales
- Convenience Stores w/ or w/o Limited-Cooking Restaurant - w/ and w/o Gasoline Sales
- Department Stores
- Electronics Stores**
- Funeral Homes or Chapels
- Furniture Stores
- Gas Stations w/o Convenience Store - w/ or w/o Service & Repair
- General Stores**
- Grocery Stores w/ or w/o Gasoline Sales
- Laundromats (Self-Service) - Supervised**
- Laundry and Dry Cleaning Services
- Meat, Fish, Poultry, and Seafood Retail Stores** - **BRONX, KINGS, OR QUEENS COUNTIES**
- Nail Salons
- Variety Stores

Habitational exposures:**

- Apartment Buildings (four families or fewer and no office occupancy)
- Apartments and Residential Condominium Associations Built Prior to 1990 - **BRONX COUNTY AND PART OF WESTCHESTER COUNTY**
- Condominium - Residential (Association risk only) and frame construction

**Policies effective November 1, 2023 and later

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Global Facilities | craig@globalfac.com
146 Merrick Rd. 516, PO Box 6951 West Sunrise Blvd., Plantation, FL 33313

Morstan General Agency | hlevy@morstan.com
1985 Marcus Avenue, Suite 201, New Hyde Park, NY 11042

*REFERRAL PROCESS

All Excess & Surplus business MUST be submitted through a participating Surplus Lines broker.

1. Within **GUARD E-Z Rate**, traditional Businessowner's Policy submissions and renewals that meet the characteristics required for Businessowner's Policy - E&S coverage eligibility will be flagged accordingly.
2. Agents will then be asked if you wish to refer the risk to a participating Surplus Lines broker.
3. If yes, you will be prompted to select a Surplus Lines broker and the submission information will be automatically transferred to them.
4. A referral notice will then be generated for the Surplus Lines broker, and an e-mail with more details will be sent to you.
5. Whether you select yes or no, a declination from our admitted carrier(s) will be administered.
6. Once the referral process is complete, the Surplus Lines broker will assume control of the account.

Contact us:  1-800-673-2465  csr@guard.com  www.guard.com

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