



**M.J. HALL & COMPANY**  
**INSURANCE BROKERS**  
 SINCE 1973

# Appetite Guide

- ARCHITECTS AND ENGINEERS
- ARTISAN CONTRACTORS
- BARS & RESTAURANTS
- BUILDERS RISK
- CANNABIS, CBD & HEMP
- COMMERCIAL AND COMMUNITY ASSOCIATIONS
- COMMERCIAL AUTO; MTC & PD
- COMMERCIAL CASUALTY
- COMMERCIAL PACKAGES
- COMMERCIAL PROPERTY / LRO
- CONTRACTORS
- CONTRACTORS POLLUTION LIABILITY / CPL
- CYBER LIABILITY
- DIC / EARTHQUAKE / FLOOD
- DISTRIBUTORS
- EMPLOYMENT PRACTICES LIABILITY
- EQUESTRIAN AND FARM INSURANCE
- EXCESS LIABILITY
- GARAGE LIABILITY
- HABITATIONAL
- HEALTH AND EXERCISE FACILITIES
- HOSPITALITY & LEISURE
- HOUSES OF WORSHIP
- INLAND MARINE / OCEAN CARGO
- LESSOR'S RISK
- LIQUOR LIABILITY
- MACHINE SHOPS
- MANAGEMENT LIABILITY; D&O, E&O, EPLI, FIDUCIARY
- MANUFACTURERS AND DISTRIBUTORS
- MOBILE HOME PARKS
- MOTOR TRUCK CARGO
- PHYSICAL DAMAGE
- PROPERTY
- RETAIL STORES
- RESTAURANTS / BARS / TAVERNS
- SECURITY GUARDS
- SPECIAL EVENTS
- SERVICES & RETAIL
- SOCIAL SERVICES AND NON-PROFITS
- SPECIAL EVENTS AND AMUSEMENTS
- TRANSPORTATION
- VACANT BUILDINGS / VACANT LAND
- WAREHOUSE OPERATIONS
- WINERIES
- WORKERS' COMPENSATION

**Don't see your risk listed?**

**Contact us.**

[sales@mjhall.com](mailto:sales@mjhall.com)



# Bars & Restaurants

M.J. Hall & Company Insurance Brokers' Bars and Restaurants program addresses the needs of business owners trying to navigate the risks of the industry. This coverage is available in most states, and is highly customizable for a wide variety of accounts.

## LINES OF BUSINESS

- General Liability
- Liquor Liability
- Property Insurance
- Business Interruption
- Monoline Flood
- Excess Liability (Supported and Unsupported)
- Equipment Breakdown
- EPLI
- Earthquake
- Hired & Non-Owned Auto (no delivery exposure)

## COVERAGE HIGHLIGHTS

- Assault & Battery options available up to policy limits
- Spoilage
- Food Contamination
- Recall coverage extensions available

## ELIGIBLE CLASSES

- Fine Dining & Family Style Restaurants
- Bars with or without entertainment, up to 100% Liquor
- Craft Beer Breweries
- Wine Bars
- Sports Bars
- Adult Entertainment

## INELIGIBLE RISKS

- Bars with off-premises / package / carry-out sales
- Bring Your Own Bottle exposures
- Drinking Games

## UNDERWRITING REQUIREMENTS

- ACORD application
- Loss Runs / Prior Carrier History
- [Supplemental Application](#)

**CONTACT: [sales@mjhall.com](mailto:sales@mjhall.com)**



# Cannabis

## COVERAGE TERRITORY

States where legal recreational marijuana has been approved:

- AL, AZ, CA, CO, CT, DC, IL, ME, MD, MA, MI, MO, MT, NV, NJ, NM, NY, OR, RI, VT, WA
- AZ & CA (Admitted option)

## LINES OF BUSINESS

- General Liability
- Property
- Products (Claims Made)
- D&O
- EPLI
- Inland Marine / MTC
- Worker's Compensation
- LRO (Lessor's Risk) with cannabis tenant

## UNDERWRITING REQUIREMENTS

- Cannabis Application (one can be sent upon request)
- Loss runs (if applicable)
- ACORD 125
- Photos or description of how cannabis stock is stored (if applicable)

**CONTACT:** [sales@mjhall.com](mailto:sales@mjhall.com)

## COVERAGE HIGHLIGHTS

- New Ventures are acceptable
- The following coverages can be added:
  - Assault and Battery
  - Hired and Non-owned Auto
  - Special Events with or without on-site consumption
  - Limited Products Withdrawal Coverage

## ELIGIBLE CLASSES

- Cultivation
- Processors / Manufacturers
- Wholesalers / Distribution
- Retail with or without on-site consumption
- Retail with non-storefront
- Security Guards (Armed and Unarmed)
- Cannabis Testing Labs (Professional, General Liability, Property)
- Hemp/CBD Operations

## INELIGIBLE RISKS

- Commercial Auto Liability
- Non-licensed cannabis operations



# Earthquake/ DIC & Flood

M.J. Hall & Company Insurance Brokers has broad access to numerous markets and managing underwriters specializing in Earthquake / DIC & Flood coverage, with approximately \$500M+ in capacity. Policies are written on both admitted & non-admitted paper.

We pride ourselves on our responsiveness and ability to provide quick turn-around quotes with ease of submission – no need to complete an application when you're short on time! We can even accept underwriting data in the body of an email.

## LINES OF BUSINESS

- Difference In Conditions, including Earthquake (with or without Flood Peril)
- Earthquake (Stand-Alone)
- Contents
- Business Income
- Earthquake, including Sprinkler / Leakage
- Building Ordinance

## COVERAGE HIGHLIGHTS

- Written on a primary or excess layer
- 5% to 25% depending on construction, age & proximity to a fault
- Facilities to consider high value dwellings with minimum coverage A limit of \$1.5M
- \$2,500 plus fees & taxes when applicable
- Admitted & Non-Admitted markets available

## UNDERWRITING REQUIREMENTS

- ACORD 125
- SOV (Statement of Values)
- ACORD 140
- [Supplemental Application](#)

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# Security Guard Coverage

M.J. Hall & Company Insurance Brokers tailors liability coverage solutions to businesses operating in the Security Services industry, including security guards, private investigators, and alarm installation contractors. MJ Hall's expertise, service, and commitment have made us a preferred partner to agents and brokers nationwide.

## LINES OF BUSINESS

- General Liability
- Excess Liability
- Errors & Omissions Coverage
- Care, Custody & Control
- Coverage for Firearms
- Assault & Battery Coverage
- Lost Key Coverage
- Third Party Theft
- Personal Injury
- Workers' Compensation

## ELIGIBLE CLASSES

- Security Guards (Armed & Unarmed)
- Armored Car Services
- Cannabis Secure Transport
- Alarm Installation, Monitoring, & Manufacturers
- Low Voltage Wiring / CCTV
- Private Investigations
- Security Consultants
- Access Control
- Fire Suppression Contractors
- Janitorial Companies

## COVERAGE HIGHLIGHTS

- Available in all 50 states
- Limits up to \$5,000,000
- Flexible Deductible Options (\$0 - \$10,000)
- Blanket Additional Insured, Waiver, and Primary
- Per Project Aggregate
- Employee Benefits Liability Coverage

## UNDERWRITING REQUIREMENTS

- ACORD Application
- [Security Guard / Private Investigator Supplemental](#)
- [Alarm Contractors Supplemental](#)

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# Transportation

Providing Solutions for  
Every Need and Budget

M.J. Hall & Company Insurance Brokers is one of the longest-running surplus lines brokerage firms in the United States. We represent 100+ insurance carriers and offer products covering the most typical to the most unique risks imaginable. We continue to approach transportation-focused carriers so we can offer the best customized coverages and pricing possible for your clients.

## LINES OF BUSINESS

- Auto Liability
- Auto Physical Damage
- General Liability
- Excess Liability
- Motor Truck Cargo
- Non-Trucking Liability / Bobtail
- Contingent Auto Liability / Motor Truck Cargo
- Warehouseman's Legal Liability

## ELIGIBLE CLASSES

- Local / Long Haul
- Container / Intermodal
- Automobile Haulers
- Flatbed
- Hazmat
- Hot-Shot
- Commercial Truck Service / Repair
- Truck Wash Facilities
- Truck Parking Lots

## INELIGIBLE RISKS

- Risks whose drivers have a major violation within the last 60 months
- Dump trucks
- Tow trucks
- Cross Border / NAFTA
- Truck Driving Schools
- Risks whose drivers hold only an international driver license or license issued outside of the United States, including Canada
- Boat / Motorcycle / RV Haulers
- Mobile Home Toters / House Movers
- Household Goods Movers
- Coal Haulers

## UNDERWRITING REQUIREMENTS

- Truck Application (one can be sent upon request)
- Motor Vehicle Record (MVR)
- Loss Runs (if applicable)

## COVERAGE HIGHLIGHTS

- New Ventures are acceptable
- Can accommodate drivers age 22-75 with 2+ years Class 'A' experience
- Auto Liability limits up to \$1M available (more with XS)
- MTC limits up to \$500,000 (more with Lloyds of London)
- Trailer Interchange limits available up to \$100,000
- Debris Removal / Towing & Storage limits up to \$25,000

Truck submissions can be sent to [trucking@mjhall.com](mailto:trucking@mjhall.com)