

Product Guide

Casualty Coverages



Capacity - Primary GL Up to \$5 Million

- Excess: up to \$10M XS subject to max limits of \$12M combined Admiral Primary and Excess*

*Admiral must write the Primary GL to consider XS

Product	Appetite	Comments
Contractors	• Artisan Trades • General Contractors • Machinery Installation, Repair, Service • Owners Interest • Project Specific • Roofers	• All commercial operations • Residential varies by jurisdiction • Not writing contractors domiciled in NYC
Sales, Distribution, Manufacturing	• Automobile & Truck Parts – OEM and After-market • Instruments / Tools • Machinery / Machinery Parts • Medical Equipment/Expendables – No implantables / products left in body • Sporting Goods – no contact sports helmets	
Liquor Liability • Monoline or Package with GL	• Banquet Halls • Bars / Taverns • Bartenders • Breweries • Casinos • Catering • Distilleries • Packaged Liquor / Grocery Stores • Hotels / Motels • Nightclubs • Restaurants • Sports Bars • Wineries	• Excluded States: Alaska, District of Columbia, Iowa, Michigan, US Protectorates, Vermont • Excluded Classes: Concert Venues; Firearms on premises; Gentlemen's Clubs; Mosh Pits; Under 21 Nights.
Amusements	• Amusement Parks / Waterparks • Equipment Rental • Inflatable / Bounce House Rentals • Lessor's Risk • Special Events • Trampoline Parks	

See our Products Guide and contact info >>

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Product	Appetite	Comments
Cannabis	• Retailers with On-Premise Consumption • Retailers without On-Premise Consumption • Cultivators • Processors / Manufacturers • Wholesalers / Distributors • Medicinal and Recreational • Marijuana Paraphernalia and Related Products	Approved States: All states where recreational or medicinal cannabis is legal.
Sales, Distribution, Manufacturing	• Automobile & Truck Parts - OEM and After-market • Instruments / Tools • Machinery / Machinery Parts • Medical Equipment/Expendables - No implantables / products left in body • Sporting Goods - No Contact Sports Helmets	
Health, Nutrition & Lifestyle	• Animal/Vet Products • Binding Ingredients: Whey & Soy • Bulk Ingredient Supplier • Cannabidiol (CBD) / Hemp • Cannabinoids (CBD,CBC, CBN, CBG, Delta-8THC) • Class I & II Medical Devices • Cosmetics / Make Up / Lotions / Skin Care • Energy Drinks • Protein / Sports Nutrition / Vitamins • Probiotics • Scented Candles • Weight Loss Products	Policy Form ISO CGL Claims Made General Liability Coverage • True worldwide coverage • Products bodily injury coverage arising out of mold & silica • Very limited ingredient restriction list • Additional insured coverage for vendors and trade show sponsors • Serious Adverse Event [SAE] schedule endorsement option • Extended claims reporting period - 3 years • Government mandated recall coverage • Prop 65 coverage

Products Guide continued and contact info >>

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Casualty Coverages | Products cont.



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Product	Appetite	Comments
Discontinued Products/ Operations	• Manufacturers / wholesale distributors with sales of <u>entire</u> product line discontinued prior to our policy period. • Manufacturers / wholesale distributors with ongoing operations, but <u>select</u> product lines discontinued prior to our policy period.	• Policy Terms up to 5 years • \$0 Deductible • Ineligible risks: - Businesses in bankruptcy - Business domiciled in Delaware - Residential Building Materials

Send your Casualty submissions to your local office:

Atlanta Office: casualtyatl@admiralins.com

Austin Office: casualtytx@admiralins.com

Chicago Office: casualtyil@admiralins.com

Moorestown Office: casualtynj@admiralins.com

Seattle Office: casualtywa@admiralins.com

Send your HNL submissions to:

hnlsubs@admiralins.com

856-429-9200 | admiralins.com

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