

# 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
<b>Contractors</b>	<ul style="list-style-type: none"><li>• Artisan Trades</li><li>• General Contractors</li><li>• Machinery Installation, Repair, Service</li><li>• Owners Interest</li><li>• Project Specific</li><li>• Roofers</li></ul>	<ul style="list-style-type: none"><li>• All commercial operations</li><li>• Residential varies by jurisdiction</li><li>• Not writing contractors domiciled in NYC</li></ul>
<b>Sales, Distribution, Manufacturing</b>	<ul style="list-style-type: none"><li>• Automobile &amp; Truck Parts - OEM and After-market</li><li>• Instruments / Tools</li><li>• Machinery / Machinery Parts</li><li>• Medical Equipment/Expendables - No implantables / products left in body</li><li>• Sporting Goods - no contact sports helmets</li></ul>	
<b>Liquor Liability</b> <ul style="list-style-type: none"><li>• Monoline or Package with GL</li></ul>	<ul style="list-style-type: none"><li>• Banquet Halls</li><li>• Bars / Taverns</li><li>• Bartenders</li><li>• Breweries</li><li>• Casinos</li><li>• Catering</li><li>• Distilleries</li><li>• Packaged Liquor / Grocery Stores</li><li>• Hotels / Motels</li><li>• Nightclubs</li><li>• Restaurants</li><li>• Sports Bars</li><li>• Wineries</li></ul>	<ul style="list-style-type: none"><li>• Excluded States: Alaska, District of Columbia, Iowa, Michigan, US Protectorates, Vermont</li><li>• Excluded Classes: Concert Venues; Firearms on premises; Gentlemen's Clubs; Mosh Pits; Under 21 Nights.</li></ul>
<b>Amusements</b>	<ul style="list-style-type: none"><li>• Amusement Parks / Waterparks</li><li>• Equipment Rental</li><li>• Inflatable / Bounce House Rentals</li><li>• Lessor's Risk</li><li>• Special Events</li><li>• Trampoline Parks</li></ul>	

### Send your Casualty submissions to your local office:

Atlanta Office: [casualtyatl@admiralins.com](mailto:casualtyatl@admiralins.com)

Austin Office: [casualtytx@admiralins.com](mailto:casualtytx@admiralins.com)

Chicago Office: [casualtyil@admiralins.com](mailto:casualtyil@admiralins.com)

Moorestown Office: [casualtynj@admiralins.com](mailto:casualtynj@admiralins.com)

Seattle Office: [casualtywa@admiralins.com](mailto:casualtywa@admiralins.com)

### Send your HNL submissions to:

[hnlsubs@admiralins.com](mailto:hnlsubs@admiralins.com)

856-429-9200 | [admiralins.com](http://admiralins.com)

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Product	Appetite	Comments
<b>Cannabis</b>	<ul style="list-style-type: none"><li>• Retailers with On-Premise Consumption</li><li>• Retailers without On-Premise Consumption</li><li>• Cultivators</li><li>• Processors / Manufacturers</li><li>• Wholesalers / Distributors</li><li>• Medicinal and Recreational</li><li>• Marijuana Paraphernalia and Related Products</li></ul>	<b>Approved States:</b> All states where recreational or medicinal cannabis is legal.
<b>Sales, Distribution, Manufacturing</b>	<ul style="list-style-type: none"><li>• Automobile &amp; Truck Parts - OEM and After-market</li><li>• Instruments / Tools</li><li>• Machinery / Machinery Parts</li><li>• Medical Equipment/Expendables - No implantables / products left in body</li><li>• Sporting Goods - No Contact Sports Helmets</li></ul>	
<b>Health, Nutrition &amp; Lifestyle</b>	<ul style="list-style-type: none"><li>• Animal/Vet Products</li><li>• Binding Ingredients: Whey &amp; Soy</li><li>• Bulk Ingredient Supplier</li><li>• Cannabidiol (CBD) / Hemp</li><li>• Cannabinoids (CBD,CBC, CBN, CBG, Delta-8THC</li><li>• Class I &amp; II Medical Devices</li><li>• Cosmetics / Make Up / Lotions / Skin Care</li><li>• Energy Drinks</li><li>• Protein / Sports Nutrition / Vitamins</li><li>• Probiotics</li><li>• Scented Candles</li><li>• Weight Loss Products</li></ul>	<b>Policy Form ISO CGL Claims Made General Liability Coverage</b> <ul style="list-style-type: none"><li>• True worldwide coverage</li><li>• Products bodily injury coverage arising out of mold &amp; silica</li><li>• Very limited ingredient restriction list</li><li>• Additional insured coverage for vendors and trade show sponsors</li><li>• Serious Adverse Event [SAE] schedule endorsement option</li><li>• Extended claims reporting period - 3 years</li><li>• Government mandated recall coverage</li><li>• Prop 65 coverage</li></ul>

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