

Appetite Grid

Casualty Coverages



- Capacity**
- Primary GL: Up to \$5 million
 - Excess: up to \$10M XS subject to max limits of \$11M combined Admiral Primary and Excess*
- *Admiral must write the Primary GL to consider XS

Product	Appetite	Comments
<p>Contractors</p> <ul style="list-style-type: none"> • Minimum Premium starting at \$7,500 	<ul style="list-style-type: none"> • Artisan Trades • General Contractors • Machinery Installation, Repair, Service • Owners Interest • Project Specific • Roofers 	<ul style="list-style-type: none"> • All commercial operations • Residential varies by jurisdiction (not writing contractors domiciled in NYC)
<p>Manufacturers</p> <ul style="list-style-type: none"> • Minimum Premium starting at \$5,000 • Electronic Cigarettes: \$10,000 	<ul style="list-style-type: none"> • Automobile & Truck Parts - OEM and After-market • Cigarettes / Electronic Cigarettes - CM / Defense inside limits and health hazard exclusion • Instruments / Tools • Machinery / Machinery Parts • Medical Equipment/Expendables - No implantables / products left in body • Sporting Goods - no contact sports helmets 	
<p>Health, Nutrition & Lifestyle</p> <ul style="list-style-type: none"> • Minimum Premium - \$5,000 	<ul style="list-style-type: none"> • Animal/Vet Products • Binding Ingredients: Whey & Soy • Bulk Ingredient Supplier • Cannabidiol (CBD) / Hemp • Cosmetics / Make Up / Lotions / skincare • Energy Drinks • Protein / Sports Nutrition / Vitamins • Probiotics • Scented Candles • Weight Loss Products 	<p>Policy Form ISO CGL Claims Made General Liability Coverage</p> <ul style="list-style-type: none"> • 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
<p>Amusements</p> <ul style="list-style-type: none"> • Minimum Premium starting at \$10,000 • Trampoline Parks: \$50,000 • Waterparks: \$50,000 • Inflatable / Bounce House Rentals: \$17,500 	<ul style="list-style-type: none"> • Amusement Parks / Waterparks • Equipment Rental • Inflatable / Bounce House Rentals • Lessor's Risk • Special Events • Trampoline Parks 	
<p>Liquor Liability</p> <ul style="list-style-type: none"> • Monoline or Package with GL • Minimum Premium: \$5,000 	<ul style="list-style-type: none"> • Banquet Halls • Bars / Taverns • Bartenders • Breweries • Casinos • Catering • Distilleries • Packaged Liquor / Grocery Stores • Hotels / Motels • Nightclubs • Restaurants • Sports Bars • Wineries 	<ul style="list-style-type: none"> • Excluded States: Alabama, Alaska, District of Columbia, Iowa, US Protectorates, Vermont • Excluded Classes: Concert Venues; Firearms on premises; Gentlemen's Clubs; Mosh Pits; Under 21 Nights.

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Products and services described above are provided through various surplus lines insurance company subsidiaries of W.R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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Product	Appetite	Comments
<p>Cannabis</p> <ul style="list-style-type: none"> • Minimum Premium: \$5,000 	<ul style="list-style-type: none"> • Retailers with On-Premise Consumption • Retailers without On-Premise Consumption • Cultivators • Processors / Manufacturers • Wholesalers / Distributors • Medicinal and Recreational • Marijuana Paraphernalia and Related Products 	<p>Approved States:</p> <p>Alaska, Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Hawaii, Illinois, Maine, Maryland, Massachusetts, Michigan, Minnesota, Montana, Nevada, New Hampshire, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Vermont, Washington</p>
<p>Sales, Distribution, Manufacturing</p> <ul style="list-style-type: none"> • Minimum Premium starting at \$5,000 • Electronic Cigarettes : \$10,000 	<ul style="list-style-type: none"> • Automobile & Truck Parts - OEM and After-market • Cigarettes / Electronic Cigarettes - CM / Defense Inside Limits and Health Hazard Exclusion • Instruments / Tools • Machinery / Machinery Parts • Medical Equipment/Expendables - No implantables / products left in body • Sporting Goods - No Contact Sports Helmets 	
<p>Health, Nutrition & Lifestyle</p> <ul style="list-style-type: none"> • Minimum Premium - \$5,000 	<ul style="list-style-type: none"> • Animal/Vet Products • Binding Ingredients: Whey & Soy • Bulk Ingredient Supplier • Cannabidiol (CBD) / Hemp • Cosmetics / Make Up / Lotions / Skin Care • Energy Drinks • Protein / Sports Nutrition / Vitamins • Probiotics • Scented Candles • Weight Loss Products 	<p>Policy Form ISO CGL Claims Made General Liability Coverage</p> <ul style="list-style-type: none"> • 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
<p>Discontinued Products</p> <ul style="list-style-type: none"> • Minimum Premium starting at \$10,000 	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Policy Terms up to 5 years • \$0 Deductible • Ineligible risks: <ul style="list-style-type: none"> • Businesses in bankruptcy • Business domiciled in Delaware • Residential Building Materials

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