



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 916 780 7000 Fax: 916 780 7181

Specialty Training School Product

WE OFFER A COMPREHENSIVE INSURANCE PRODUCT FOR THE FOLLOWING TYPES OF SPECIALTY SCHOOLS:

- ▶ Art instruction
- ▶ Athletic instruction
- ▶ Bartending school
- ▶ Beauty schools
- ▶ Business/secretarial/paralegal
- ▶ Charm/modeling schools
- ▶ Computer training
- ▶ Cooking instruction
- ▶ Craft/hobby
- ▶ Dance schools
- ▶ Dressmaking classes
- ▶ Drama/theater training
- ▶ Insurance training
- ▶ Language instruction
- ▶ Massage school
- ▶ Medical/nursing classroom instruction
- ▶ Music training
- ▶ Personal Trainer
- ▶ Photography classes
- ▶ Poker/gambling school
- ▶ Public speaking
- ▶ Reading instruction
- ▶ Real estate training
- ▶ SAT/LSAT courses
- ▶ Tutoring services
- ▶ Wine tasting school

COVERAGES AVAILABLE:

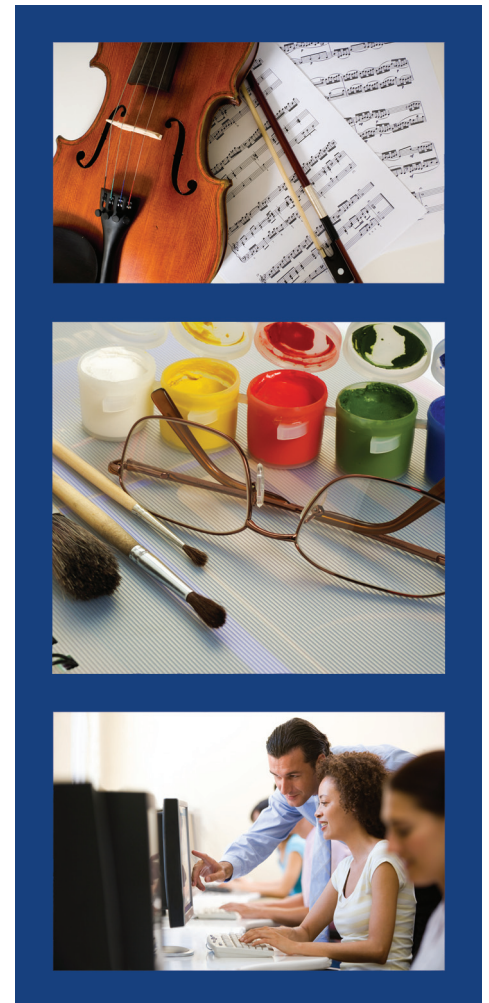
- ▶ General Liability
- ▶ Professional liability included on most classes for no charge
- ▶ Abuse or molestation sub limit available on many classes
- ▶ Property
- ▶ Equipment breakdown

PRODUCT FEATURES:

- ▶ No liability deductible
- ▶ No designated premises endorsement
- ▶ Special form available
- ▶ Replacement cost available

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Superior policy issuance
- ▶ Low minimum premium



This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your broker. A specimen policy is available from an agent of the company. Your actual policy conditions may be amended by endorsement or affected by state laws.



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Available classes:		
Art instruction	Drama/theater	Personal Trainer
Athletic instruction	Dressmaking/tailor	Photography
Bartending school	Hobby instruction	Poker/gambling
Beautician school	In-home tutors	Public speaking
Business school	Insurance classes	Reading
Charm/modeling	Language instruction	Real Estate – training agents only
Computer classes	Massage School	Secretarial/administrative assistant
Cooking instruction	Medical/Nursing classroom instruction	Tailors
Craft/hobby	Music Instruction	Tutoring Centers
Dance instruction	Paralegal	Wine Tasting



The HIT ZONE – Our highest hit ratio

GENERAL LIABILITY

- Ⓜ Risks with annual sales up to \$150,000
- Ⓜ Classes with our highest hit ratio: art instruction, athletic instruction, beautician school, dance instruction, drama school, insurance classes, language instruction, personal trainer, music instruction, public speaking and tutors
- Ⓜ Risks with no liability losses

PROPERTY

- Ⓜ Risks without building coverage
- Ⓜ Risks with no property losses

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

GENERAL LIABILITY

- ▶ Risks with annual sales up to \$3,000,000
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- ▶ Risks with building coverage
- ▶ No more than two losses

PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Ability to provide professional liability coverage for no additional premium on most classes
- ▶ Ability to include abuse or molestation coverage on many classes
- ▶ Ability to provide property enhancement options such as value plus endorsement and Equipment Breakdown
- ▶ Inspection costs paid by United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

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INELIGIBLE RISKS

- ▶ Risks that are not listed in the eligible section of this guide
- ▶ Risks with overnight exposures
- ▶ Risks that are public or private elementary schools, junior high schools or senior high schools
- ▶ Risks that focus on mentally or physically challenged children or children with learning disabilities or special needs
- ▶ Risks requiring non-owned or hired auto coverage
- ▶ Risks with armed security on premises
- ▶ Risks operating gymnastic instruction or activities
- ▶ Risks operating martial arts instruction or activities
- ▶ Risks operating swimming lessons
- ▶ Risks operating glassblowing instruction or activities
- ▶ Risks with facilities greater than 25,000 square feet
- ▶ Risks without functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ Risks with prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks with tax liens or back taxes owed on any property
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks that do not have 100% of the wiring on functioning and operational circuit breakers
- ▶ Risks located in Alaska, Louisiana, West Virginia and Hawaii

AVAILABLE LIMITS

- ▶ Maximum property value of \$3,000,000 in protection class 1-8 (Except as noted below)
- ▶ Maximum property value of \$2,000,000 in protection class 1-8 (Frame and non-sprinklered)
- ▶ Maximum property value of \$1,000,000 in protection class 9 –10
- ▶ Coastal Zones – Maximum property values up to \$500,000 per location. Risks having property values up to \$250,000 for only non-structures (i.e. business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.
- ▶ Liability limits up to \$1,000,000 occurrence/\$3,000,000 Aggregate
- ▶ Professional included in the general liability limits
- ▶ Abuse or Molestation limits up to \$300,000/\$300,000
- ▶ \$5,000,000 additional capacity available for excess general liability or umbrella coverage

SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
 - Our completed and signed application that accompanies this quote; or
 - Completed and signed ACORD application as long as all underwriting information needed has been provided to us; or
 - Completed and signed application from another company as long as all underwriting information needed has been provided to us.
 - Representation of loss experience for the past three years or as long as applicant has been in business, if less than 3 years.