

# GENERAL LIABILITY & PACKAGE PRODUCTS

Hudson Insurance Group is a leading specialty insurance program carrier with a focus on building long-term partnerships with our Program Administrator and MGA partners. We offer admitted coverage through Hudson Insurance Company and non-admitted coverage through Hudson Specialty Insurance Company and Hudson Excess Insurance Company. Hudson collaborates with our business partners to develop customized insurance solutions that serve specialized market niches, while offering extensive underwriting experience and expertise within many unique business classes across multiple lines of insurance.

## General Liability - Primary Line

- Ability to write Admitted & Non-Admitted
- Available in all 50 States
- Guaranteed Cost & Self-Insured Retentions
- Occurrence or Claims-Made Capability
- General Liability Limits
  - \$1 Million Occurrence/Claims-Made
  - \$2 Million General Aggregate
  - \$2 Million Products Aggregate

- ISO and Manuscript Forms
- Excess Limits up to \$5 Million
- Limited Coverage for Physical & Sexual Abuse
- Limited Coverage for Assault and / or Battery



# **Property (When Packaged in Support of GL)**

- Property Values up to \$2 Million Per Location
  - Additional Limits Possible with Proper Reinsurance
- Available in all 50 States
- Equipment Breakdown Coverage
- Property Enhancement Coverage Endorsement

# **Current General Liability Portfolio includes**

- Real Estate
- Railroad Protective Liability
- New York Contractors
- Oil & Gas Operations
- Mono-line Liquor Liability
- Fire Suppression

# **The Hudson Difference**

- Rated A (Excellent) by A.M. Best, Financial Category XV
- Over 20 Years working with Program Administrators and Managing General Agencies
- Experienced in-house claims handling professionals in each product line
- Customized IT Solutions and Data Transfer
- Competitive Rates and Commissions
- Superior Service
- Flexible Terms and Conditions
- Ability to Partner with Hudson Professional Liability, Auto Liability and Inland Marine

# **TARGETED CLASSES (includes but not limited to)**

# **Hospitality**

- Restaurants & Bars
- Fast Food Franchise Programs
- Hotels / Motels & Resorts
- Golf & Country Clubs
- Social Clubs
- Banquet Facilities
- Museums

#### Retail

- Retail Stores
  - Clothing, Cosmetic, Electronics, Office Equipment, Furniture, Books, Shoes
- Convenience Stores
- Grocery Stores
- Car Washes & Auto Servicing
- Boutique Shops
- Health Clubs & Spas
- Equipment Rental (Commercial)
  - Heavy Equipment & Tools
- Auto Dealerships

### Manufacturing

- Light Manufacturing
- Food Processing

### Wholesalers & Distributors

- Industrial and Consumer
- Food & Beverage
- Auctioneers
- Barber Shops / Beauty Salons
- Nail Salons
- Tattoo Parlors
- Dry Cleaners
- Affinity Associations
- Home Inspectors

### **Contracting Services**

- General and Artisan Contractors (Excluding New York)
  - Carpenters, Plumbers, Electrical, HVAC, Painting,

Masonry

Janitorial Services

#### **Professional Services**

- Accounting Firms
- Architects & Engineers
- Law Practices
- Medical / Dental Practices
- Financial Institutions
- · Media, Printing & Publishing
- Non-Profits
- Real Estate Brokers
- Veterinary Firms
- Technology & Consulting Firms

### **Energy Services**

- Fuel Oil Dealers
- Gas Stations
- Power Generation Contractors
- · Alternative Energy Contractors

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