

2016

PRODUCT GUIDE

Our Strengths

- Providing individual risk underwriting by “thinking outside the box” since 1979
- Regionally owned and managed, with a focus on solid underwriting results
- Strong financial positioning, with a long history of combined ratios of less than 100%
- Solid relationships with top-rated reinsurance partners who enable us to provide consistent products and fair rates
- Exceptional service through personal evaluation of each risk, with responsive and fair claims handling



RED SHIELD
INSURANCE COMPANY®

KNOWLEDGE ★ COMMITMENT ★ RELIABILITY ★ SERVICE

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HOTELS & MOTELS

Highlights:

- New and older buildings
- Package or monoline property
- \$1,000,000 Occurrence / \$2,000,000 General Aggregate
- Swimming Pools
- New ventures, with prior experience

Options Available:

- Special Form and replacement cost
- Property Enhancement Endorsement (*when Special Form Perils written*)
- Equipment Breakdown Coverage
- Ordinance or Law Coverage
- Hired and Non-Owned Auto Coverage
- Washington Stop Gap

Requirements:

- Acord Applications
- PC Class 8 and 9 requires Unprotected Property Questionnaire (available in the Producer Lounge)

Remember to give Red Shield a call for your uncommon risks!

Send completed Acord applications to: submissions@redshield.com

800-527-7397 or visit redshield.com



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Apartments

PROTECTING YOUR BUILDING INVESTMENT

We want to write your Apartments and Mixed-Use Buildings!

Highlights

- Package or monoline policies
- Traditional and mixed-use apartment complex(es)
- Amenities: Swimming pools acceptable with required protection
- Apartment complex values \$5 million or less per location (*higher limits considered*)
- GL limits to \$1 million per Occurrence / \$2 million General Aggregate

Options Available

- Special Form and Replacement Cost are available for buildings under 25 years of age
- Special Form and Replacement Cost are available for buildings > 25 years of age with updates to the roof
- Broad or Basic Form and ACV coverage are offered to older buildings with partial updates and an acceptable photo
- Washington Stop Gap coverage available upon request
- Property Enhancement Endorsement available when Special Form is offered
- Equipment Breakdown coverage available
- Hired / Non-Owned Auto coverage available
- Ordinance or Law coverage available when Replacement Cost is offered



Requirements

- Acord Application
- Habitational Supplement Questionnaire (*available in the Producer Lounge*)
- Send completed Acord & Habitational Supplement Questionnaire to: submissions@redshield.com

CONTACT US AT: 800-527-7397 / www.redshield.com



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RED SHIELD COVERAGE HIGHLIGHTS



WINTER SEASONAL

**SHORT-TERM WINTER EVENT POLICIES...
MEETING THE NEEDS OF YOUR CLIENTS EVERY SEASON**

General Liability at \$350 Minimum Premium (3 months or less):

- Christmas Tree Lots (no U-Cut)
- Christmas Tree Light Installation
- Holiday Craft Booths
- Snow Removal

Inland Marine Coverage:

- Snow Removal Equipment
- Seasonal Cargo Transportation (such as Christmas Tree haulers)

Highlights:

- No Deductible
- \$1,000,000 / \$2,000,000 Limits
- First Additional Insured included for permit or leased premises

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redshield.com

Submit to: submissions@redshield.com



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RED SHIELD COVERAGE HIGHLIGHTS



Restaurant Program

FAMILY STYLE - CAFES - DELIS - WINE & CHEESE SHOPS

**WITH LIQUOR LIABILITY (up to 50% in receipts)
Available in OR, WA, ID & UT**

Property

- ACV, RCV, Special and Basic Causes of Loss
- \$500 minimum deductible
- Property Enhancement available including:
 - Ordinance or Law
 - Extra Expense
 - Spoilage
 - Fire Department Service Charge
 - Recharge Fire Extinguishers
 - Inventory & Loss Adjustment Expense
 - Detached Outdoor Signs
 - Money & Securities
- Equipment Breakdown including: \$25,000 Perishable Goods with 12-hour deductible
- Business Income

Family-style restaurants with a small bar within the restaurant are eligible.

General Liability

- Up to \$1,000,000 per Occurrence / \$2,000,000 General Aggregate
- Medical Expense up to \$5,000
- Hired/Non-Owned Auto available (no delivery)

Liquor Liability (optional)

- Up to \$1,000,000 per Occurrence / \$2,000,000 Aggregate
- Liquor Receipts up to 50% of total receipts
- Separate lounge/bar areas are not eligible

Email submissions to:

submissions@redshield.com

Submit with:

1. Acord Application
2. Red Shield Restaurant & Liquor Questionnaire
3. Three Years of Currently Valued Company Loss Runs



**Contact our Underwriting Department with any questions:
800-527-7397 or visit redshield.com**

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RED SHIELD COVERAGE HIGHLIGHTS



Pumpkin Patches, Corn Mazes and Craft Fairs!

RED SHIELD IS YOUR CARRIER FOR SHORT-TERM FALL EVENT POLICIES (\$350 MINIMUM PREMIUM)

We do not write hayrides, train rides, bounce houses, haunted houses or other amusement rides.

Other Fall exposures we write (subject to \$500 Minimum Premium):

- ✓ Brush Removal
- ✓ Carpet Cleaning
- ✓ Chimney Cleaning
- ✓ Concessionaires
- ✓ Landscape Gardeners (including lawn care)
- ✓ Reforestation Services
- ✓ Tree Pruning and Repairing

Obtain a rate indication thru our RSI (Rate Sample Indicator) by visiting our website at redshield.com and sign into the Producer Lounge. If it's not one of our online ratable classes, please submit to: submissions@redshield.com.

Questions? Contact us at 800-527-7397



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RED SHIELD COVERAGE HIGHLIGHTS



Older Buildings

HAVING TROUBLE PLACING YOUR MIXED-USE BUILDINGS?

In addition to standard apartment buildings, Red Shield Insurance Company offers coverage for mixed-use older buildings (mercantile on main floor, apartment units on upper floor(s)).

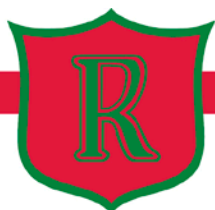
Highlights:

- Special Form if 30 years or under and roof updated in last 25 years
- Special Form available on buildings over 30 years, with complete updates and acceptable photos
- Basic Form available if over 30 years with limited updates - wiring must be updated to circuit breakers, roof updated in last 25 years with acceptable photos
- RCV available with adequate limits (insured to construction value) and acceptable updates
- FBV (Functional Building Valuation) available on older buildings with adequate limits and acceptable updates
- Property Enhancement is available when Special Form is offered
- Equipment Breakdown Coverage is available
- Ordinance or Law Coverage is available
- General Liability to \$1,000,000 per Occurrence / \$2,000,000 General Aggregate
- Hired and Non-Owned Auto Coverage is available



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www.redshield.com



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RED SHIELD COVERAGE HIGHLIGHTS



Unique & Unusual

**UNDERSTANDING THE LOCAL MARKET & THE NEEDS OF OUR CLIENTS
HELPS US IN PLACING THESE TYPES OF UNIQUE RISKS**

A few of the local businesses we have found coverage solutions for are:

SERVICES / PROFESSIONS

- Beer Tap Cleaners
- Farriers
- Fortune Tellers
- Goats for Hire
- Pet Sitters
- Taxidermists
- Window Decorators
- Falcons for Hire
- Brew Kettle Manufacturer
- Restaurant Hood & Vent Cleaners
- Worm Farmer
- Local Dinner Theater

PROPERTY / TRANSPORTATION

- 12,000 lb. Idaho Potato
- Beer Dispensing Unit
- Motorized Cooler Mfg.
- Miniature Train Rides
- Office Caboose
- Portable Showers for Firefighters
- Public Art
- Loggers' Broad Form Coverage for a Mushroom Picker
- Race Car Simulator Game
- Fleet of Delivery and Electric Tour Bicycles

Remember to give Red Shield a call for your uncommon risks!

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RED SHIELD COVERAGE HIGHLIGHTS



Food Carts

**RED SHIELD HAS SERVED THE FOOD CART INDUSTRY
FOR OVER 15 YEARS**

Our long history with Food Carts puts us in a unique position to offer a comprehensive Inland Marine and General Liability coverage combination for both mobile* and fixed-location Food Carts and fixtures.

*Operations of carts that are licensed for road use will warrant that separate auto liability coverage is in place. Minimum Policy Premium as low as \$450 for a "Package" of Inland Marine and General Liability.

Order Up!

- General Liability limits up to \$1,000,000 / \$2,000,000
(Higher limits may be available if required by city, state or local government)
- AAIS Inland Marine Scheduled Property Floater
- **Income and Extra Expense Coverage available**
- Enhanced coverages available with no deductible
- Utilizing Inland Marine forms designed for mobile property rather than standard property form



We also provide coverage for Special Events, Fairs, Coffee Kiosks, Catering Services and Seasonal Operations

For quick and easy turn-around:

1. Log into our Producer Lounge / go to Apps & Forms
2. Complete our Food Vendor Application (only application required)
3. Send to: submissions@redshield.com

Questions? Call us today at 1-800-527-7397! www.redshield.com



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RED SHIELD COVERAGE HIGHLIGHTS



FIREWORKS STANDS

Available in Oregon, Idaho, and Utah

Coverage

- \$1,000,000 Occurrence / \$2,000,000 Aggregate General Liability
- CG 2011 - Additional Insured/Managers or Lessors of Premises – **included in minimum premium**
- CG 2012 - Additional Insureds for permitting agencies - no charge
- Other Additional Insureds will be considered

Endorsements/Forms

- CG 2104 - Exclusion for Products/Completed Operations
- CG 2144 - Designated Premises Endorsement

Requirements

- Completed Acord Application
- \$350 Minimum Premium
- Short term policy



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RED SHIELD COVERAGE HIGHLIGHTS



Rental Dwellings on Commercial Form

NO MINIMUM OR MAXIMUM NUMBER OF DWELLINGS

COVERAGE AVAILABLE IN IDAHO, OREGON, UTAH & WASHINGTON

We can write Individual's, LLC's, Corporation's or Trust's.

- Exterior needs to show pride of ownership
- Smoke and carbon monoxide detectors per code
- \$1,000 minimum deductible applies to property coverage (no deductible on liability)
- Special, Broad & Basic Forms available
- Loss of Income available - on a coinsurance or monthly limitation basis
- Ordinance or Law Coverage is available for dwellings that qualify for Replacement Cost coverage
- Property Enhancement Endorsement available when Special Form is offered
- Non-Owned & Hired coverage and/or Washington Stop Gap coverage is available
- Equipment Breakdown is available

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Submit to: submissions@redshield.com



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RED SHIELD COVERAGE HIGHLIGHTS



Spring has arrived!

We are looking for above-average risks and experienced new ventures in the following classes:

Quote these online thru our Rate Sample Indicator (R.S.I):

For a quick & easy indication, check out our R.S.I. for these classes and more:

- Carpet Cleaning
- Chimney Cleaning
- Interior Painting
- Janitorial Services / House Cleaning
- Landscaping / Lawn Care*
*(*Due to the Total Pollution Exclusion in Oregon, Lawn Care is now under the Landscaping class code 97047)*
- Tree Trimming and Removal
- Window Cleaning
- Yard Sprinkler Installation

Send these to submissions@redshield.com for a quote:

- Fence Erection
- Fire Extinguishers Servicing
- Pest Control *(Not available in Oregon)*
- Pressure Washing flat surfaces and trucks
- Reforestation
- Seasonal Produce Transportation
- Septic Tank Systems Cleaning
- Swimming Pool Installation / Service
- Water Tenders for Wildfire Fighting
(Engine Tender Agreement)
- Yard Cleanup

As a regional insurance company, we understand the local market.

Contact your Commercial Underwriting Team at 800-527-7397 or www.redshield.com



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Apartments

PROTECTING YOUR BUILDING INVESTMENT IN A CHALLENGING ECONOMY

We want to write your Apartments and Mixed-Use Buildings!

Highlights

- Package or monoline policies
- Traditional and mixed-use apartment complex(es)
- Amenities: Swimming pools acceptable with required protection
- Apartment complex values \$5 million or less per location (*higher limits considered*)
- GL limits to \$1 million per Occurrence / \$2 million General Aggregate

Options Available

- Special Form and Replacement Cost are available for buildings under 25 years of age
- Special Form and Replacement Cost are available for buildings > 25 years of age with updates to roof, electrical, plumbing and HVAC
- Broad or Basic Form and ACV coverage are offered to older buildings with partial updates and an acceptable photo
- Washington Stop Gap coverage available upon request
- Property Enhancement Endorsement available when Special Form is offered
- Equipment Breakdown coverage available
- Hired / Non-Owned Auto coverage available
- Ordinance or Law coverage available when Replacement Cost is offered



Requirements

- Acord Application
- Habitational Supplement Questionnaire (*available in the Producer Lounge*)
- Send completed Acord & Habitational Supplement Questionnaire to: submissions@redshield.com

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RED SHIELD COVERAGE HIGHLIGHTS



Specialty Trade, Service and Artisan Contractors

Look to Red Shield and you'll find we've done all the heavy lifting for you and built a contractor's package with coverage all in one convenient policy.

Here's a list of some of our favorite contractor classes:

- | | |
|------------------------------------|--|
| Alarm Installation | Fire Extinguisher |
| Carpentry & Woodworking (Interior) | Floor Covering Installation |
| Carpet Cleaning | Forestry Services Operations |
| Chimney Cleaning | Hood & Vent Cleaning |
| Debris Removal | Inspection & Appraisal Co (<i>No Professional</i>) |
| Dry Wall or Wallboard Installation | Janitorial Services |
| Custom Farming | Landscaping / Lawn Care (<i>Pollution Exclusion in OR</i>) |
| Fence Erection Contractors | Tree Trimming and Removal |
| | Window Cleaning |

General Liability · Property · Business Income Coverage · Equipment Coverage

*** Some classes may qualify for Installation Floaters ***

Think of us for your contractor risks! We'll quote package or monoline. Quick turnarounds by submitting Acord applications & contractors questionnaire to submissions@redshield.com or quote 13 classes of service contractors through our Producer Lounge: www.redshield.com.

*We are here to assist you in determining eligibility.
Call us at 800-527-7397.*



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