

General Casualty



Richmond National focuses on Apartment, Association, Lessor's Risk, Hospitality and Retail classes having proper controls and practices in place.

Submission Address

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www.richmondnational.com

Target Classes

- Apartments – no limitation on senior, student or subsidized tenants
- Condominium and Homeowner Associations
- Hotels, Motels and Resorts
- Land Owners
- Lessor's Risk Only – including shopping centers, offices, manufacturing, or warehousing properties
- Property Managers (having scheduled locations)
- Vacant buildings / Vacant land
- Warehouses
- Bars / Taverns, Lounges, Nightclubs
- Convenience Stores – with or without gasoline sales and / or car washes
- Grocery Stores and Supermarkets
- Restaurants with or without liquor (no limitations on liquor receipts)
- Retail / Mercantile Trade – owned and LRO
- Distributors – products manufactured in U.S.

Coverages

- Comprehensive General Liability occurrence form
- Medical Payments *
- Liquor Liability *
- Employee Benefits Liability *
- Garagekeepers Legal Liability *
- Innskeepers Liability *

**when supported by general liability coverage*

Limits Available

- Primary General Liability limits of \$1,000,000 occurrence and \$2,000,000 aggregate
- Liquor Liability limits of \$1,000,000 / \$1,000,000
- Aggregate limit per location up to \$10,000,000 policy cap
- Up to \$5,000,000 excess limits available with submission to Excess Casualty

Submission Requirements

- ACORD Commercial Insurance application and General Liability application with a complete description of operations (signed and dated by the insured when bound)
- Supplemental application, where appropriate (signed and dated by the insured when bound)
- Five-year currently-valued company loss runs with a description provided for losses over \$25,000
- Website information

For more information:

