GENERAL CASUALTY

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

Submission Address

gc@richmondnational.com

<u>www.richmondnational.com/</u> <u>general-casualty/</u>

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:



[®]Richmond National. All rights reserved 2024. Richmond National Group, Inc. and its subsidiaries, Richmond National Services, Inc. and Richmond National Insurance Company, offer a wide range of content and information about their products, services, and operations. Richmond National Insurance Company is a non-admitted, domestic surplus lines insurer domiciled in New Hampshire, and is an eligible surplus lines insurer in all states and D.C. Product or services descriptions herein are summaries only and not solicitations to buy or offers to sell insurance. Products and services provided through Richmond National are offered through licensed surplus lines brokers only. No insurance product or service is offered or will be sold by Richmond National or, if sold by Richmond National, will be effective in any jurisdiction in which such offer or solicitations. Coverage availability varies by jurisdiction and may not be available in all jurisdictions. Richmond National Insurance · 11013 West Broad Street · Suite 300 · Glen Allen, VA 23060 · USA

