



**VERACITY
INSURANCE
SOLUTIONS, LLC**

**PRODUCT
PACK**

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EXCLUSIVE PROGRAMS

We have in-house underwriting and binding authority for programs EXCLUSIVE to Veracity!

Our experience and high quality relationships with our carriers has allowed us to customize programs for many different industries. Veracity stands out with its ability to customize insurance policies for all business sizes and trades.

Requests are responded to within 24 hours!

Quick turnaround time on quotes and we're here to answer your questions.

This section includes:

Products Program

Life Sciences

Beauty & Cosmetics

Outdoor Rec

Chimney/HPBA



PRODUCTS PROGRAM

Veracity's Product Liability Program targets manufacturers, importers, and distributors of multiple industries. Whether your insured re-labels, manufactures, distributes, or imports products, our in-house program stands out from the competition with customizable policies, quick service, and quality coverage.

Target Classes of Business:

- Metal Goods Mfg.
- Plastic Goods Mfg.
- Plumbing Goods Mfg.
- Light Hazard Sporting Goods Mfg.
- Food Products Mfg.
- Furniture Mfg.
- Meat, Fish, Poultry, Seafood Processing
- Paper Goods Mfg.
- Pet Food Mfg.
- Tent or Canopy Mfg.
- Textile Mfg.
- Wood Products Mfg.
- Beer/Liquor Mfg.

Coverages Available:

- General Liability
- Product Liability
- Excess/Umbrella
- Property Coverage
- Discontinued Products
- Product Recall

Program Highlights:

- Start-Ups & New Ventures Welcome
- Occurrence & Claims-Made Forms
- Available in All 50 States
- Limits Up To \$100 Million
- Foreign Liability Coverage
- Vendors Endorsement
- Premiums as low as \$1,500



LIFE SCIENCES

Veracity has the ability to provide coverages that respond to the unique exposures of Life Science industry. Our modular policies allow us to tailor coverage around the individual business models and risk profile.

Targeted Industries:

Medical Device: Companies involved in the design, development, manufacturing, distribution, service, or repair of medical devices used in hospitals or by other healthcare professionals. Our risk appetite includes Class III invasive devices.

Nutraceuticals:

- Ingestible natural supplements
- Energy Supplements
- Body Building Supplements
- Vitamins
- Weight Loss Products
- Male Enhancement Products
- Compounded/Non-Compounded Herbs

Pharmaceuticals & Biotechnology:

- Domestic & Foreign Clinical Trials
- Research & Development Organizations
- Contact Research Organizations
- Site Management Organizations
- Sold Product

Program Highlights:

- Start-ups and New Ventures
- Occurrence & Claims Made
- MP - \$3,000
- Limits up to \$25,000,000
- "A XV" rated paper
- Manuscript Endorsement
- Worldwide Coverage
- Product Withdrawal Expense
- Pollution Legal Liability
- Cyber Liability Coverage



BEAUTY & COSMETICS

With more than 3,000 clients in the beauty/cosmetics industry, Veracity can safely say we understand the needs of this industry. Our policies are tailored to address the liability exposures of the beauty industry that many other policies overlook or exclude.

Target Industries

- Manufacturers, importers, and distributors of beauty and skin care products
- Baby skin care products
- Animal skin care products
- Beauty equipment
- Jewelry
- Apparel & accessories

Program Highlights:

- 24-48 Hour Quote Turnaround
- No Exclusion for:
 - Bitter Orange
 - Latex
 - Silicone
 - Birth Control/Fertility Products
- Additional Insured Endorsements Included
- Inland Marine Coverage
- Hired/Non Owned Auto Coverage
- Employee Benefits Liability
- Trade-show Coverage
- Product Withdrawal Coverage
- Low Deductible Options
- Limits up to \$50,000,000

SPORTS, LEISURE & RECREATION

The Outdoor Recreation Insurance Program (ORIP) was designed to provide an affordable and comprehensive insurance product for outdoor-related business owners and operators.

Safety and risk management procedures recognized and utilized in the industry heavily influenced our guidelines, which makes our program more than just insurance.

Special Events:

Art Shows
Concerts
Fairs
Farmer's Markets
Festivals

Haunted House
Marathons
Music Festivals
Pageants
Parades

Receptions
Toughman Events
Tractor Pulls
TULIP's
Weddings

Recreation:

Amusement Centers
Archery Ranges
Batting Cages
Bicycle Tours
Bike Rentals
Board Surfing
Bumper Boats & Cars

Campgrounds
Canoes/Kayaks/Rowboat
Climbing Gyms
Rentals
Zip Lines & Canopy Tours
Family Fun Centers
Fishing Outfitters

Go Cart Tracks
Golf Driving Ranges
Guided Snowmobile Tours
Hang Gliding
Kite Surfing
Parasailing
River Rafting

Specialty Classes:

Arcades
Coin-Operated Rides
Concerts
Dude Ranches
Exhibitions
Hunt Clubs
Horse Arenas & Stables

Laser Tag
Motocross Tracks
Paint ball Facilities
Riding Instruction
Rinks - Ice & Skating
Roller Blade Rental
Skate Parks

Skate Rentals
Special Events
Trail Rides
Trap Shoot Ranges
Outfitters & Guides
Trap Shoot Ranges

CHIMNEY/HPBA

In response to requests from the chimney and hearth industries, Veracity developed the Chimney Sweep and Hearth, Patio, and Barbecue Insurance Program. Working with the National Chimney Sweep Guild (NCSG), Chimney Safety Institute of America (CSIA), and the Hearth, Patio & Barbecue Association (HPBA), our insurance program was specifically designed to meet the needs of the chimney and hearth industries.

Targeted Industries:

- Chimney Sweeps
- Stove & Barbecue Manufacturers/Installers
- Chimney & Flue Installation
- Chimney Repair

Included Policy Coverages:

- General Liability
- Contractors Professional Liability
- Soot & Creosote Coverage
- Installation Coverage
- Employee Tools

Program Highlights:

- “A” Rated Carrier
- Quotes within 48 Hours
- Low Minimum Premiums
- Excess/Umbrella Coverage Available

GENERAL CASUALTY

As the casualty environment continues to change, it is imperative that you have access to markets and products that are continually evolving to meet the needs of your clients.

With our Casualty programs we can tailor coverage for most any type of risk, from the small low-hazard risk to a multi-national high-hazard account. Veracity Insurance Solutions can deliver the solutions and products you need.

This section includes:

Allied Health

Garage

Contractors

Mfg./Dist./Import

ALLIED HEALTH

Working with carriers specializing in the Allied Health & Medical Industry, Veracity can provide policy options to best suit your insured's needs.

Targeted Classes:

- Air Ambulance
- Community Health Centers
- Counseling Services
- Home Health Care
- Hospice
- Imaging Centers
- Medi-Spa
- Medical Laboratories
- Physical Therapy
- Outpatient Rehabilitation
- Pharmacies
- Skilled Nursing Facilities - *Up to 50 Locations*

Highlights:

- Flexible Deductibles
- General Liability - Occurrence Form
- Professional Liability - Claims Made
- Sexual Abuse Molestation Available

DEALERSHIPS

Veracity writes coverages for small to medium size, rural and suburban, non-franchised truck and RV dealerships, wholesalers and auto auctions. Coverage provided through an A XII rated carrier.

Eligible Classes:

- Non-Franchised auto, truck and RV dealers
- Small auto auctions and wholesalers

Coverage Highlights:

- Auto Liability: up to **\$1,000,000**
- General Liability: up to **\$1,000,000** per occurrence
- Garage Liability: up to **\$1,000,000** per occurrence
- Dealer Open Lot: **\$2,000,000** per location and **\$5,000,000** per policy
- No-Fault (PIP) and UM/UIM per state requirements
- Medical Pay: **\$5,000**

Optional Endorsements:

- Customer Leasing & Thruth-in-Lending E&O
- Odometer & Prior Damage E&O
- Dealership Insurance Agent E&O
- Employment Benefit Liability E&O
- Retail Customer Complaint Legal Reimbursement
- Dealer Edge Property Enhancement
- Title E&O
- Customer Credit Privacy E&O

CONTRACTORS

Veracity has an appetite for some of the more challenging contracting classes of business. With access to both admitted and non-admitted paper, we have the ability to respond to your needs.

Targeted classes of business:

- Alarm Installation (Fire/Burglar)
- Construction Managers
- Demolition Work
- Environmental Contractors Incl. Pollution
- Home builders (Not available in all states)
- Machine Shops
- Oil field Service Contractors
- Salvage Operations
- Sandblasting
- Security Guard Contractors
- Swimming Pool Contractors
- Erection, Service, Repair
- Utility Contractors
- Welders

Highlights:

- Wide Variety of Classes Available
- Low Minimum Premiums
- Low Deductibles Available
- Higher Liability or Umbrella Limits Available
- New Ventures Welcome

MFGS, DISTRIBUTORS, IMPORTERS

With our program, we can tailor coverage for most any type of risk. From the small low-hazard to high-hazard accounts, we can deliver the necessary product.

Targeted Classes:

- Amusement Devices
- Automobile Parts
- Equipment & Machinery
- Furniture
- Industrial Machines
- Medical Equipment
- Metal Goods
- Motorcycles & ATV
- Sporting Goods Equipment
- Toys
- Trailers
- Valves

Program Highlights:

- Low Minimum Premiums
- New Venture & Start Up Companies Welcome
- Occurrence & Claims Made Forms Available
- Excess & Umbrella Coverage Available
- Vendors Coverage
- Foreign Liability Coverage Available

EXCESS/ UMBRELLA



Veracity has in-house authority to quote, bind, and issue excess and umbrella coverage on over 750 classes of business. If a class of business should fall outside our in-house authority, we will access other market to place your business.

Excess/Umbrella capacity over:

- General Liability
- Employers Liability
- Pollution
- Products Liability
- Commercial Auto
- Professional Liability
- Cyber Liability

Highlights:

- Premiums as low as \$500 per layer
- Lead or Excess Capabilities
- Broad Appetite
- High Limit Capacity

PROFESSIONAL LIABILITY



Veracity Insurance offers a variety of reliable protection to a broad range of professionals to help meet the challenges of today's litigious environment.

1. Miscellaneous Professional Liability

- Business Consultants
- Construction Managers
- Court Reporting Services
- Government Consultants
- Human Resource Consultants
- Real Estate Agents
- Property Managers
- Mediators
- Alarm Monitoring Services
- TPA's Trustees
- Claims Adjusters
- Home Inspectors
- Payroll Services
- Franchisor E & O
- Title Agents

2. Architects & Engineers

- Civil Engineers
- Electrical Engineers
- Expert Witnesses
- HVAC Engineers
- Hydraulic Engineers
- Landscape Architects
- Mechanical Engineers
- Project Managers
- Other Architects

3. Technology

- Technology & Internet E & O
- Network Liability
- Data Breach Fund
- Electronic Media Liability
- Privacy Liability
- Network Extortion
- Web Designers
- IT Consultants
- Web Hosting

4. Media

- Authors
- Copywriters
- Graphic Designers
- Journalists
- Press Agencies
- Radio Stations
- Social Media Agency
- Telemarketing
- Web-Casters

Program Highlights:

- MP - \$500
- 48 Hr. Quote Turn Around
- Broad Appetite
- High Limit Capacity

PROGRAM MANAGEMENT



With over 30 years of experience, Veracity Insurance Solutions, LLC has the knowledge base to assist you in creating, implementing, and managing a group/association insurance program. The Veracity team understands every facet of setting up Risk Purchasing Groups and managing group/association relationships. With our expertise we can assist in launching your program without the stress of filing taxes, issuing policies, carrier relationships, and website development.

Veracity's Program Management Services include:

- Surplus Lines Tax Filings
- Placement in Markets
- Website Development & Marketing
- Licensing, Licensing Renewals, License Maintenance
- RPG Setup & Management
- Master Policies
- Underwriting & Policy Issuance
- Full Customer Support

Veracity is P&C and Surplus Lines licensed in all 50 states. We can manage small to mid-sized programs for all aspects of program management from A-Z, or we can provide a very customized set of functions to help you manage your program. We look forward to serving your needs and providing the #1 service that you deserve.



General Liability

Product Liability

Chimney Sweeps

Outdoor Programs

Small Business Special Events

Sporting Goods Manufacturers

Property

Environmental Liability

Product Recall

Nutraceuticals

Dealerships

Cosmetics Manufacturers

Contractors

Professional Liability

Program Management

EPLI

866-395-1308

www.veracityinsurance.com

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