

# EXCLUSIVE PROGRAMS

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**V**eracity is committed to creating a positive experience for our clients and setting a higher standard on how business should be done.

We value customer interaction, response and turnaround times, product knowledge, and compliance.

Our decades of experience, long-standing relationships with our carriers, and expansive knowledge about insurance gives you the competitive edge you need.

## SUBMISSIONS ARE RESPONDED TO WITHIN 24 HOURS

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

## THIS SECTION INCLUDES:

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- Products Program
- Life Sciences
- Beauty & Cosmetics
- Sports, Leisure & Recreation
- Chimney/HPBA
- E-Cigarettes/  
E-Liquids

# PRODUCTS PROGRAMS

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Our industry-leading products liability program began in 2002. We've been working with the same carriers since then. Our program targets manufacturers, importers, and distributors.

## PROGRAM HIGHLIGHTS

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- Available in all 50 states
- Foreign liability coverage
- Limits up to \$100 million
- Occurrence and claims-made forms
- Premiums as low as \$1,000
- Start-ups and new ventures
- Vendors endorsement

## TARGET CLASSES

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

## COVERAGES

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

# LIFE SCIENCES

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## TARGET CLASSES

### MEDICAL DEVICE

Companies that design, develop, manufacture, distribute, service, or repair medical devices used in hospitals or by other healthcare professionals. Our risk appetite includes Class III invasive devices.

### NUTRACEUTICALS

- Bodybuilding Supplements
  - Compounded & Non-Compounded Herbs
  - Energy Supplements
  - Ingestible Natural Supplements
  - Male Enhancement Products
  - Vitamins
  - Weight Loss Products
- No Exclusion for:**
- Bitter Orange
  - Birth Control & Fertility Products
  - Latex
  - Silicone

### PHARMACEUTICALS & BIOTECHNOLOGY

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

Our life sciences program covers unique exposures. We've been working with the same carrier for more than 10 years. Our program targets medical devices, nutraceuticals, pharmaceuticals and biotechnology.

## PROGRAM HIGHLIGHTS

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- "A Rated" paper
- Claims made
- Cyber liability coverage
- Limits up to \$25 million
- Manuscript endorsement
- Minimum premium - \$2,500
- Product withdrawal expense
- Pollution legal liability
- Start-ups and new ventures
- Worldwide coverage

# BEAUTY & COSMETICS

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With more than 10 years of underwriting beauty and cosmetic programs with the same carrier for thousands of clients, you can be confident that we are knowledgeable about the specific insurance requirements this industry demands.

## PROGRAM HIGHLIGHTS

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- **24 - 48 hour quote turnaround**
- **Additional insured endorsements included**
- **Admitted and non-admitted occurrence form**
- **Employee benefits liability**
- **Hired/non-owned auto coverage**
- **Inland marine coverage**
- **Limits up to \$50 million**
- **Low deductible options**
- **Product withdrawal coverage**
- **Trade-show coverage**

## TARGET CLASSES

- **Animal Skin Care Products**
- **Apparel & Accessories**
- **Baby Skin Care Products**
- **Beauty Equipment**
- **Jewelry**
- **Manufacturers, Importers, & Distributors of Beauty and Skin Care Products**

# SPORTS, LEISURE & RECREATION

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## EVENTS

Art Shows	Marathons	Tractor Pulls
Concerts	Music Festivals	TULIPs
Fairs	Pageants	Weddings
Farmer's Markets	Parades	
Festivals	Receptions	
Haunted Houses	Tough-man Events	

## RECREATION

Amusement Centers	Family Fun Centers
Archery Ranges	Fishing Outfitters
ATV/UTV Tours	Go Cart Tracks
Batting Cages	Golf Driving Ranges
Bicycle Tours	Guided Snowmobile Tours
Bike Rentals	Hang Gliding
Bumper Boats & Cars	Kite Surfing
Campgrounds	Parasailing
Climbing Gyms	River Rafting
Zip Lines & Canopy Tours	SUP/Kayak/Canoe Rentals/Tours

## SPECIALTY CLASSES

Arcades	Paint ball/Airsoft
Coin-Operated Rides	Rinks - Ice & Skating
Concerts	Skate Parks
Dude Ranches	Trap Shoot Ranges
Exhibitions	Outfitters & Guides
Hunt Clubs	Trampoline Facilities
Laser Tag	Trap Shoot Ranges
Motocross Tracks	

Our outdoor recreation insurance program (ORIP) is the backbone of our company and how Veracity began. With more than 15 years of underwriting with the same "A Rated" carrier, we pride ourselves in being the leading experts in this industry.

## PROGRAM HIGHLIGHTS

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- **A&H available**
- **Excess up to \$30 million**
- **General liability**
- **Inland marine/equipment coverage available**
- **Limits \$1 million/ occurrence \$2 million aggregate**
- **Minimum premium starting at \$1,000**

# CHIMNEY/HPBA

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We've collaborated with the National Chimney Sweep Guild, the Chimney Safety Institute of America, and the Hearth, Patio & Barbecue Association to develop an insurance program that meets the specific requirements of this industry.

## PROGRAM HIGHLIGHTS

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- "A Rated" carriers
- Excess/umbrella coverage
- Low minimum premiums

## TARGET CLASSES

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

## COVERAGES

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

# E-CIGARETTES & E-LIQUIDS

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## TARGET CLASSES

- Distributors
- Importers
- Manufacturers
- Retailers
- Vape Shops & Stores

Our vape program is the largest provider in the vape industry. We've been with the same underwriter since 2008. It targets manufacturers, distributors, importers, retailers and shops.

## PROGRAM HIGHLIGHTS

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- In-house underwriting authority
- Low minimum premium
- Limits \$250,000 - \$20 million
- No health hazard exclusion for e-cig devices and liquids
- Property coverage
- Start-ups and new ventures

# GENERAL CASUALTY

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## THIS SECTION INCLUDES:

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- Allied Health
- Contract Binding
- Contractors
- Product  
Mfg./Dist./Import

Let our team of experienced brokers find the insurance coverage that's right for your clients. From big risks to low-hazard risks and even multi-national high-hazard accounts, we have your solution.



# ALLIED HEALTH

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## TARGET CLASSES

- Ambulance Services
- Assisted Living Facilities
- Community Health Centers
- Counseling Services
- Day Spas
- Home Health Care
- Hospice
- Imaging Centers
- Medi-Spa
- Medical Laboratories
- Physical Therapy
- Outpatient Rehabilitation
- Pharmacies (Compounding & Retail)
- Skilled Nursing Facilities – Up to 50 Locations
- Social Services
- Medical Clinics

We work with carriers that specialize in the Allied Health & Medical industry. The Allied Health Insurance Program targets medical clinics, medi-spas, imaging centers and more.

## PROGRAM HIGHLIGHTS

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- Flexible deductibles
- General liability occurrence form
- Professional liability claims
- Property coverage
- Sexual abuse molestation

# CONTRACT BINDING

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Our broad contract binding market gives us the ability to quote, bind, and issue policies for more than 700 classes of business. Our team can help you place your hard-to-place clients.

## PROGRAM HIGHLIGHTS

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- General liability coverage
- Inland marine coverage
- Limits up to \$5 million
- Minimum premium \$1,000
- Package available
- Per location and job site aggregates

## TARGET CLASSES

- Apartment Buildings
- Dwellings (1-4 Family)
- General Contractors
- Hotels & Motels
- Lessors Risk
- Restaurants, Bars, & Taverns
- Retail
- Trade Contractors (9000 ISO Classes)

# CONTRACTORS

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## TARGET CLASSES

- Alarm Installation (Fire/Burglar)
- Artisan Contractors
- Chimney/HPBA
- Conduit, Cable, Wire Construction
- Construction Managers
- Demolition Work
- Environmental/Restoration Contractors
- Erection, Service, Repair
- Fire Suppression Systems
- Home Builders (Not available in all states)
- Machine Shops
- Oil Field Service Contractors
- Residential Roofers
- Salvage Operations
- Sandblasting
- Security Guard Contractors
- Swimming Pool Contractors
- Utility Contractors
- Welders

We have an appetite for some of the more challenging contracting classes. With access to admitted and non-admitted paper, we are able to respond to your clients' needs.

## PROGRAM HIGHLIGHTS

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- **Higher liability or umbrella limits**
- **In-house underwriting**
- **Low minimum premiums**
- **Low deductibles**
- **Start-ups and new ventures**
- **Wide variety of classes**
- **Pollution**

# MFG, DISTRIBUTORS, IMPORTERS

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Our team can adapt insurance coverage to meet the requirements of most types of risk. From low to high-hazard accounts, we have your solution.

## PROGRAM HIGHLIGHTS

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- Excess/umbrella coverage
- Foreign liability coverage
- Occurrence & claims made forms
- Premiums starting at \$5,000
- Start-ups and new ventures
- Vendors coverage

## TARGET CLASSES

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

# PROPERTY

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Our broad property insurance coverage forms lend access to an expansive range of endorsements, and we've been a cover-holder for Lloyds of London since 2008. We're a top provider for property, inland marine and builders risk insurance.

## THIS SECTION INCLUDES:

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- Property
- Inland Marine
- Builders Risk

# PROPERTY

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Our broad property insurance coverage forms allow you to find the right coverage for your clients. It targets machine shops, vacant buildings, manufacturers and more.

## PROGRAM HIGHLIGHTS

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- “A Rated” carriers
- Admitted and non-admitted
- Coverage available in most states
- Minimum deductible \$1,000
- Minimum premium \$500

## TARGET CLASSES

- Contracting
- Distributors
- Habitational
- Healthcare
- Machine Shops
- Manufacturers
- Retail
- Vacant Buildings
- Warehouse
- Wholesalers

# INLAND MARINE

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## CONSTRUCTION

- Builders Risk
- Contractor's Equipment
- Installation Floater
- Rigger's Liability

## MISCELLANEOUS

- Accounts Receivable
- Medical Diagnostic Equipment
- Valuable Papers & Records
- Recreation Equipment

## TRANSPORTATION

- Annual Transit
- Motor Truck Cargo
- Trip Transit

## RETAIL

- Bailee Coverage
- Equipment Dealers
- Fine Arts Dealers
- Jewelers Block
- Musical Instrument Dealers

## MOBILE EQUIPMENT

- Agricultural
- Exhibitions
- Farm
- Scheduled Property
- Theatrical

We offer creative solutions for your inland marine risk. Our flexible policies allow us to provide you and your clients with fast turnaround times and competitive premiums.

## SUBMISSION REQUIREMENTS

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- ACORD commercial insurance application
- Complete description of operations
- Five-year summary of losses
- Inland marine application

# BUILDERS RISK

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As a national brokerage firm with more than 13 years of experience in the construction industry, we have endured the ups and downs of the construction marketplace.

## PROGRAM HIGHLIGHTS

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- “A Rated” carriers
- Admitted paper
- Coverage available in most states
- Projects up to \$50 million
- Quotes within 24-hours
- Minimum deductible \$1,000

We’re a top provider for builders risk insurance. Our policies are flexible and designed to meet the specific needs of most residential and commercial builders.

For residential risks, we offer a blanket coverage form to pick up the general contractor’s full project. This includes: homes in inventory, trade-in homes, model homes and contents, and contractor’s equipment.

## TARGET CLASSES

- Remodeling Contractors
- Residential & Commercial Projects



# EXCESS / UMBRELLA

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**U**eracity has in-house authority to quote, bind, and issue excess and umbrella coverage on over 750 classes of business. If a business class should fall outside of our in-house authority, we have access to other markets that can place your business.

## HIGHLIGHTS

- Broad appetite
- Lead or excess capabilities
- Premiums as low as \$500 per \$1 million layer
- Up to \$100 million capacity

## EXCESS/UMBRELLA CAPACITY OVER

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

# MANAGEMENT LIABILITY

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## TARGET CLASSES

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- Educational Institutions
- Privately Held Companies
- Publicly Traded Companies
- Non-profits

## PROGRAM HIGHLIGHTS

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- Blanket double excess ODL
- Cyber coverage available
- D&O, EPLI & fiduciary liability
- Excess on all lines
- Monoline coverage or blended package options
- Non-rescindable A-side coverage

# PROFESSIONAL LIABILITY

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**W**e offer a variety of reliable insurance protections to a broad range of professionals.

## **THIS SECTION INCLUDES:**

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- Misc. Professional Liability
- Architects & Engineers
- Technology
- Media

# PROFESSIONAL LIABILITY

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Competitive professional liability insurance for more than 200 classes of business. Our policies are adaptable and can protect individuals and organizations from the risks and liabilities that are inherent in today's workforce.

## MISC. PROFESSIONAL LIABILITY

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

## ARCHITECTS & ENGINEERS

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

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## TECHNOLOGY

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

## MEDIA

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

## PROGRAM HIGHLIGHTS

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- 48 hr. quote turn-around
- Broad appetite
- Coverage available in all 50 states
- High limit capacity
- Minimum premium \$1,000

# PROGRAM MANAGEMENT

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## SERVICES & HIGHLIGHTS

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- Master Policies
- Placement in Markets
- RPG Setup & Management
- Underwriting & Policy Issuance

When it comes to franchise and association programs, Veracity is the right partner for you.

We have the knowledge base to assist you in creating, implementing, and managing customized programs to meet your clients' unique needs.

Utilizing Risk Purchasing Groups (RPGs), we can tailor competitive insurance products and provide an efficient distribution system to manage and promote your program. Because we are licensed in all 50 states, we can write programs on a regional or national basis.

Our program management services can be tailored to your needs; we can provide a bundled package or customize a set of functions specific to your requirements.

Whether you're looking to create, replace or group, an association or franchise program, we are a partner that can find solutions for you.

# NOTES

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