

# Small Business Casualty Insurance

Hamilton Select Insurance Inc.'s Small Business Casualty Division is focused on providing rapid solutions for difficult, distressed, unique and hard-to-place General Liability and related coverages in a broad selection of industries from Construction to OL&T Risks.

Target classes include general and trade contractors as well as premises driven accounts including Real Estate, Hospitality and Habitational businesses. We are laser-focused on providing agile solutions for accounts that typically generate less than \$15,000 in premium.

We offer our brokers superior service and a broader casualty risk appetite than traditional binding authority markets.

# **Policy Structure**

- Primary Capacity: \$1,000,000 Occurrence / \$3,000,000 Aggregate
- ISO Forms: GL (CG 00 01) & OCP (CG 00 09)
- Deductibles up to \$10,000

## **Territories**

We underwrite risks located in the United States.

## Claims

Led by a highly skilled and experienced internal team, Hamilton can also call upon an established network of local partners to ensure prompt and effective resources are deployed to any claim.

# Risk appetite

## Construction

General Contractors

Carpenters

Demolition

Electricians

 Excavation Framing

HVAC

Metal Erection

Irrigation

Homebuilders

Janitorial

Landscaping

Masonry

**Painters** 

**Plumbers** 

Remodelers

Security

Swimming Pool

### Manufacturers and Distributors

Auto Parts (non-critical)

Beverages

Clothing

Electronics

Food Products

Jewelry

Mattresses

Paper Goods

Plastic or Rubber

 Online Retailers Textile Products

Tools

# Premises Operations (OL&T)

Apartments

 Condominium & Homeowner Associations

Convenience Stores

Consultants

Dwelling Schedules

Hotels & Motels

Mobile Home Parks

Restaurants

Service Risks

Shopping Centers

Special Events

Vacant Buildings and Land

Warehouses

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#### Submissions

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