



AmeriTrust's BusinessEdge Program offers a comprehensive suite of package coverages for a variety of class segments.

*A.M. Best Rated Carriers  
Admitted & Non-Admitted Solutions*

In addition to AmeriTrust's core specialty niches, AmeriTrust's BusinessEdge Program offers a comprehensive suite of package coverages for a variety of class segments including but not limited to: wholesale/retail, distributors (with limited installation), household installers, etc.

This is a list of target classes of business for AmeriTrust's BusinessEdge Program. Ameritrust will consider other classes of business that fall outside this list subject to underwriter assessment.

This BusinessEdge appetite does include any BOP eligible classification that falls outside the parameters of AmeriTrust's BOP program (larger than \$6M in sales, for example).

## Target Classes:

- Advertising Sign Companies - outdoor
- Bakeries/Bakery Plants
- Brick Mfg - Brick and Structural Clay Tile and Concrete Blocks and Bricks
- Building Material Dealers - other than secondhand material
- Building Material Distributors
- Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (lessors risk only) - other than not for profit
- Buildings or Premises - bank or office (lessors risk only)
- Buildings or Premises - bank or office - mercantile or manufacturing - LRO - not for profit
- Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (lessors risk only) - not for profit
- Buildings or Premises - bank and other financial institutions
- Buildings or Premises - office - premises occupied by employees of the insured - other not for profit
- Buildings or Premises - office - premises occupied by employees of the insured - not for profit
- Buildings or Premises - office - other than not for profit
- Buildings or Premises - office - not for profit
- Carpet rug or upholstery cleaning - shop only

## Package Coverages

- Property
- General Liability
- Auto
- Inland Marine
- Workers' Compensation
- Umbrella

## Contact Us Today

We can provide you with innovative insurance solutions for YOUR specialty niche market.

**Let us provide solutions for you...**

**SEND NEW BUSINESS SUBMISSIONS TO:**  
[quotes@ameritrustgroup.com](mailto:quotes@ameritrustgroup.com)

**For additional information contact:**

Phil Gajewski - CMO, Admitted Operations  
(248) 204-8557  
[phil.gajewski@ameritrustgroup.com](mailto:phil.gajewski@ameritrustgroup.com)

- Carpet rug or upholstery cleaning - on customer premises
- Communication Equipment Installation - industrial or commercial
- Distributors - food or drink
- Distributors - no food or drink
- Door, Window or Assembled Millwork - Installation - Metal Only - Shop
- Draftsmen
- Electrical Equipment Distributors
- Fence Erection Contractors
- Floor Covering Installation - ceramic tile or stone/ marble flooring. No wood.
- Floor Covering Installation - not ceramic tile, stone, or wood
- Floor Covering Installation - Wood or Parquet Floors
- Formal wear or costumes - rented to others
- Frozen Food - distributors
- Fruit, Nut, or Vegetable Dealers
- Fruit, Nut, or Vegetable Distributors
- Furniture or Fixtures - installation in offices or stores - portable - metal or wood
- Glass Dealers and Glaziers - Sales and Installation - Work under 3 stories
- Golf courses - miniature
- Hardware and Tool Distributors
- Heating or Combined Heating and Air Conditioning Equipment - dealers or distributors only
- Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors with installation, servicing or repair (no LPG sales or work) - prefer service contractors ONLY
- Ice Distributors/Wholesaler
- Industrial Laundries and Dry Cleaning Plants
- Instrument Mfg - analytical calibrating measuring testing or recording
- Landscape Gardening - No Tree Removal or Excavation
- Laundries and Dry-Cleaning facilities
- Laundry Rental Service - Linen Supply
- Lawn Care Services
- Libraries
- Metal Dealers or Distributors - nonstructural
- Metal Works - shop - decorative or artistic
- Newspaper or magazine distributors
- Nursery - garden
- Office Machines or Appliances - installation, inspection, adjustment or repair
- Paper Products Distributors
- Pet Grooming
- Pet Training
- Photographers
- Plastic or Rubber Supply Goods Distributors
- Plumbing Supplies and Fixtures Distributors and Dealers
- Printers or Electrotypes Supplies - distributors
- Refrigeration Equipment Mfg
- Septic Tank Systems - cleaning
- Septic Tank Systems - installation, servicing or repair
- Sheet Metal Work - shop only
- Sign Mfg - electrical
- Sign Mfg - other than electrical
- Surveyors - land - not engaged in actual construction
- Upholstering
- Upholstering - shop only
- Vending Machine Operations
- Vending Machine Operations - confection, food, beverage or ice ■