

# General Use

**Comprehensive Package Coverages** 



Turn to the General Use Product from the AmeriTrust Group, Inc. carrier subsidiaries for a comprehensive suite of package coverage options for a variety of class segments.

In addition to AmeriTrust's core specialty niches, the AmeriTrust General Use Product 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.

Below is a list of target classes of business for AmeriTrust's General Use Product. AmeriTrust will consider other classes of business that fall outside this list subject to underwriter assessment.

This General Use appetite does include any BOP eligible classification that falls outside the parameters of AmeriTrust's BOP product (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

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#### **Availability**

Available in all states except AK, HI

#### **Package Coverages**

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

### **Contact Us Today**

# Send new business submissions to:

quotes@ameritrustgroup.com

For additional information contact: Boyd French

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# General Use

### **Comprehensive Package Coverages**

- 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
- \*All policies underwritten by a licensed insurer subsidiary.

  AmeriTrust Group, Inc.® is a division of AF Group a nationally recognized holding company whose affiliated insurance brands are premier providers of specialty insurance solutions.

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