



S.H. SMITH & COMPANY'S PROGRAMS DEPARTMENT HAS IN-DEPTH KNOWLEDGE OF SPECIFIC INDUSTRY GROUPS AND THE ABILITY TO QUOTE, BIND, AND ISSUE POLICIES—BOTH ADMITTED AND NON-ADMITTED—ON BEHALF OF OUR MARKETS. WE DEVELOP SPECIFIC, EXCLUSIVE PROGRAMS THAT ENABLE OUR CLIENTS TO OBTAIN THE BEST PRICING AND COVERAGE FOR THE EXPOSURES ASSOCIATED WITH THEIR RISK.

NATIONAL PUBLIC AUTO TRANSPORTATION PROGRAM

Target Classes of Business:

- Charter Bus Operators
- Line Operators
- Tour Bus Operators and Sightseeing Operators
- Shuttle Bus, incl. Airport Ground Transportation
- Athlete and Entertainer Coach Operations
- Limousine Fleets
- School Bus Contractors
- Other Public Auto / Passenger Transport

Limits:

- Automobile Liability: \$1M - \$5M CSL
- Uninsured & Underinsured: Minimum Statutory Limits
- Medical Payments: Minimum Statutory Limits
- General Liability: \$1M / \$2M

Lines of Coverage:

- Automobile Liability
- Auto Physical Damage
- Uninsured
- Underinsured and PIP
- Medical Payments
- General Liability

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UMBRELLA/EXCESS PROGRAM FOR EDUCATIONAL INSTITUTIONS

Target Classes of Business:

- Independent and Charter schools
- Combined church and school risks
- Private colleges and universities with less than 7,500 residential students
- Community colleges
- Trade, technical and professional schools
- Other nonprofit and for profit educational institutions

Coverage Features:

- \$50M capacity available in \$1M increments
- Up to \$45M in abuse & molestation coverages
- Can extend over primary Educators Legal Liability (E&O, D&O and EPL coverage)
- Can provide expanded coverage for certain pollution-related risks such as those related to laboratory accidents, pesticide and herbicide applications and swimming pool chemicals
- Up to \$100K first dollar School Violent Acts Coverage on K-12s on lead Umbrella
- Low minimum premiums beginning at \$3K
- Available countrywide

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PETROLEUM ADVANTAGE™ PROGRAM**Target Classes of Business:**

- C-stores / gas stations
- Fuel oil dealers-with or without burner service
- Oil jobbers
- Fuel distributors & transporters including haul-for-hire
- LPG (propane) dealers & distributors
- Waste oil transporters

Follow Form Coverage:

- Erroneous delivery
- Failure to supply
- Punitive damages
- Assault & battery
- Liquor Liability
- Employers liability

Coverage Highlights:

- Upset & overturn
- Hostile Fire
- Products & completed ops
- \$10M program capacity
- Additional limits through brokerage
- A++XV rated carrier
- Available countrywide

Exclusive coverage forms available only with S.H. Smith & Company through our Petroleum Advantage™ Program:

- Crisis management with sublimit of \$25K now available
- Loading & unloading
- Seepage pollution coverage
- Follow form explosion, collapse and underground property damage

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NATIONAL EXCLUSIVE TOW TRUCK AND AUTO TRANSPORTERS PROGRAM**Basic Coverage:**

- Commercial Automobile Liability and Auto Physical Damage
- Commercial General Liability
- Garage Keepers Coverage - option to provide coverage on a legal liability or direct primary basis
- Cargo (On Hook)
- Property
- *Umbrella Coverage also available*

Additional Program Details:

- All size tow trucks are eligible as well as trailers, dealer/transporter plates and incidental private passenger and service vehicles
- Program is available in all states excluding Alaska and Hawaii
- Workers Compensation Coverage available in most states
- A.M. Best “A” Rated Admitted Carrier

Target Classes:

- **Tow Truck Operators**
- **Auto Transporters - up to 3 units**

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