E&S BROKERAGE CASUALTY

Premises, Hospitality and Service

With targeted expertise and a strong presence in this vertical market, we're well equipped to be your casualty carrier of choice.

Our specialty is helping to place larger, more complex risks. When it comes to doing business, we offer a dedicated wholesale distribution network through appointed brokers. Reliable name recognition plus a long history of strength and stability mean you can have confidence when you recommend Nationwide®.

More about our expertise

Our dedicated team of underwriting professionals focuses solely on premises-driven risks.

We offer a risk management and loss control partnership both in-house and through strategic partnerships with top safety consultants.

A dedicated in-house claims team offers a renowned customer service experience.

CAPABILITIES

- Commercial General Liability (CGL) with $1M/$2M/$2M limits; higher limits are available for select risks
- Excess coverage is available up to $5 million with the ability to ventilate
  - Additional capacity is available depending on the attachment point
- $15,000 minimum premium for primary; $10,000 minimum premium for excess
- Self-insured retention (SIR) and deductible programs are available

Nationwide®

COVERAGE ENHANCEMENTS

- Employee benefits liability
- Stopgap liability
- Liquor liability
- Per location aggregate (Primary)

APPETITE

- **Excluded classes**
  - Cannabis exposures
  - Florida locations for primary casualty (Excess coverage is available)
  - Habitational risks for primary casualty (Excess coverage is available)
  - Nightclubs and Gentleman's Clubs
- **Hospitality**
  - Bars & Taverns (eligibility varies by state)
  - Casinos (Excess only or eligible for Primary with an adequate SIR)
  - Hotels
  - Recreation
  - Resorts
  - Restaurants
  - Special events (Excess only)
- **Mercantile**
  - Grocery stores
  - Retail stores
- **Real estate**
  - COAs/HOAs
  - Habitational (Excess only)
  - Lessor's risk only
  - Offices
  - Vacant buildings and land
  - Warehouses
- **Services**
  - Alarm services
  - Equipment rental
  - Janitorial
  - Pest control

For more information and to get a quote:

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