

# Burns & Wilcox

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P R O D U C T   G U I D E

& is something people tend to overlook. But not us. In fact, we focus on it. Because in a relationship business, like yours & ours, that simple symbol stands for what is essential: the power of partnership. The value of the right combination. It stands for unparalleled expertise & flawless service. & that's what we bring you.

**Burns &  
Wilcox**

Wholesale Specialty Insurance

## COMMERCIAL

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### ACCIDENT AND HEALTH

- » Group Accident
- » Kidnap and Ransom
- » Personal Accident
- » Special Events

### PROPERTY

- » Builder's Risk
- » Difference in Condition (DIC)
- » Earthquake
- » Equipment Breakdown
- » Flood
- » Habitational
- » Inland Marine
  - Cargo
  - Equipment Schedules
  - Fine Arts
  - Installation Floaters
  - Jeweler's Block
- » Primary and Excess Property
- » Stock Throughput
- » Vacant Property
- » Wind/Excess Wind

### CASUALTY

- » Construction Wrap Ups
- » Excess/Umbrella
- » General Liability
- » Liquor Liability
- » Owners and Contractors Protective (OCP)
- » Premises Liability
- » Primary and Excess Auto
- » Product Recall
- » Products Liability

### ENVIRONMENTAL

- » Contractors Pollution Liability
- » Oil and Gas
- » Site Pollution Liability
- » Storage Tanks
- » Transportation Pollution Liability

### OCEAN AND COMMERCIAL MARINE

- » Cargo and Stock Throughput
- » Excess and Bumbershoot
- » Hull and P&I incl. Jones Act
- » Marine General Liability

- Stevedoring/Wharfingers
- Shiprepairers
- Boat Brokers
- Terminal Operators
- Contractors
- » Marina Operators Legal Liability
- » Stand-Alone Marine Employers Liability
- » Chartering Operations

### TERRORISM

### TRANSPORTATION

- » Trucking
- » Specialty Auto (including towing and on hook)
- » Public Auto
- » Business Auto
- » Package or mono-line capabilities
- » Auto Liability
- » Physical Damage
- » Cargo
- » Excess/Umbrella
- » Pollution
- » Truckers General Liability
- » Garage
  - Dealer's Open Lot

- Garage Keepers
- Non-Franchise Dealers
- Service/Repair Operations
- Roadside Assistance
- Valet
- ATV Motorcycle Sales and Service

### SPECIALTY CLASSES

- » Agricultural
- » Contractors
  - Artisan Contractors
  - Environmental Contractors
  - General Contractors
- » Distributors and Wholesalers
- » Equipment and Servicing Rental
- » Habitational
- » Health and Beauty
- » Hospitality
- » Layered Accounts
- » Manufacturers
- » National Accounts
- » Recreation
- » Religious Institutions
- » Retail

## PROFESSIONAL

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### ERRORS AND OMISSIONS (E&O)

- » Accountants E&O
- » Architects & Engineers E&O
- » Financial Institutions E&O
- » Insurance Agents E&O
- » Lawyers Professional E&O
- » Miscellaneous E&O
- » Real Estate E&O
- » Technology E&O

### EXECUTIVE/MANAGEMENT LIABILITY

- » Crime
- » Directors and Officers (D&O)
  - Nonprofit D&O
  - Private Company D&O
  - Public Company D&O
- » Employment Practices Liability (EPLI)
- » Fiduciary Liability

- » Public Entity
  - Educator's Legal Liability
  - Police Professional Liability
  - Public Official Liability Policy

### MEDIA LIABILITY

### HEALTHCARE LIABILITY

- » Allied Medical
- » Hospitals
- » Life Science

- » Medical Malpractice
- » Senior Living Facilities

### SMALL BUSINESSES

### SOCIAL SERVICES

### TECHNOLOGY AND NETWORK SECURITY

- » Cyber and Privacy
- » Media Liability
- » Technology E&O

## PERSONAL

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### AUTO

- » Collector Cars
- » Excess Physical Damage

### HOMEOWNERS & DWELLING

- » Condominium Unit (HO6)
- » Course of Construction
- » Difference in Conditions (DIC)

- » Earthquake
  - Earthquake Deductible Buyback
- » Primary and Excess Flood
- » Renters (HO4)
- » Wind/Excess Wind

### PERSONAL ARTICLE FLOATERS

### PERSONAL LIABILITY

- » Comprehensive Personal Liability
- » Personal Umbrella
- » RECREATIONAL MARINE
  - » Yachts
  - » Docks
  - » Chartering

### SPECIALTY CLASSES

- » Coastal Home
- » Family Office
- » Private Client
- » In-Home Business
- » Mid-Range Homeowners
- » Rentals and Secondary Homes
- » Vacant Dwelling



# Burns & Wilcox

## UNITED STATES

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|--------------------|-------------------|------------------------------|-----------------------|--------------------------|
| Birmingham, AL     | Daytona Beach, FL | Baltimore, MD                | Morehead City, NC     | North Dallas, TX         |
| Scottsdale, AZ     | Orlando, FL       | Detroit/Farmington Hills, MI | Wilmington, NC        | Houston, TX              |
| Little Rock, AR    | Tampa, FL         | Grand Rapids, MI             | New York City, NY     | San Antonio, TX          |
| Fresno, CA         | Atlanta, GA       | Minneapolis, MN              | Cleveland, OH         | Salt Lake City, UT       |
| Los Angeles, CA    | Chicago, IL       | Oxford, MS                   | Philadelphia, PA      | Milwaukee, WI            |
| Sacramento, CA     | Indianapolis, IN  | St. Louis, MO                | Pittsburgh, PA        | ★ Corporate Headquarters |
| San Diego, CA      | Overland Park, KS | Las Vegas, NV                | Charleston, SC        |                          |
| San Francisco, CA  | Baton Rouge, LA   | Parsippany, NJ               | Myrtle Beach, SC      |                          |
| Woodland Hills, CA | Monroe, LA        | Albuquerque, NM              | Nashville, TN         |                          |
| Denver, CO         | New Orleans, LA   | Charlotte, NC                | Dallas/Fort Worth, TX |                          |

## CANADA

- St. John's, NL
- Halifax, NS
- Toronto, ON
- Ottawa, ON
- Montreal, QC
- Vancouver, BC

## UNITED KINGDOM

- London, UK
- Manchester, UK