

A Guide to Southern Trust Personal Lines

# Blue Guide



Homeowners

Personal Auto

Umbrella

In 1968 W.H. Anderson saw the need to offer competitively priced, quality insurance products through a network of independent insurance agents. Southern Trust was founded in Mr. Anderson's hometown of Macon, Georgia with that mission in mind. Over the past 50 plus years the company has enjoyed steady growth by increasing both our product lines and the number of independent agencies that represent us. We now have approximately 500 professional independent agencies in Georgia, Tennessee, and South Carolina. Being located in the heart of the Southeast has allowed us to understand the unique needs of the loyal agencies and policyholders who trust us with their insurance.



Southern Trust Insurance Company . Macon, GA . [www.stins.com](http://www.stins.com) . 800 476 5566

ST 17 38 06 23



# We make it easy for you!

## CHECK OUT OUR NEW APP AND CONSUMER PORTAL

The Southern Trust Mobile App and Online Portal allow you to access claims and policy information all in one place anytime you need it.

### Features Include:

- Make Payments
- Get Agent Contact Info
- View or Print Your Auto Insurance Cards
- View Policy Information
- Report And View Claims

### How to Access the Online Portal

- Visit online at Stins.com
- Click Customer Login
- Click Login or Register

### How to Access the Mobile App

- Scan the desired QR code 

Download on the  
App Store



ANDROID APP ON  
Google play



The Southern Trust Mobile App is not available for all policy types. This feature is available for Homeowners, Personal Auto and Umbrella policies in which the policy prefixes begin with HM, AU and UM/UMB. This document does not amend, or otherwise affect, the provisions or coverages of any insurance policy. It is not a representation that coverage does or does not exist for any particular claim or loss.

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## General Appetite

**Southern Trust** is an open market for your Preferred and Standard Personal Lines risks. Our Underwriting is centered around the following:

- Low to Moderate Hazard Risks
- Profitable Loss history
- Insureds with prior Insurance
- Risks with proper maintenance and pride of ownership

### **These are just a few of the discounts we offer:**

Package discount

Homeowner Loss Free discount

Multi-Vehicle discount

New Home discount

Mortgage Free discount

Paid in Full discount

EFT discount

## How to Obtain a Quote

Go to [www.stins.com](http://www.stins.com) and click Agency Log-in. Access the Personal Lines Diamond portal where you can quote Homeowners, Personal Auto and Umbrella.

## Report a Claim Online

Go to [www.stins.com](http://www.stins.com) and click Report A Claim Online

# Personal Lines Contacts

<b>Personal Lines Underwriting</b>	<b>Title</b>	<b>E-mail</b>	<b>Direct Phone</b>
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<b>Commercial Lines</b>	(478) 832-6166	CLEndorsements@stins.com
<b>IT Help Desk, Login Help</b>	(478) 832-6171	agent.support@stins.com
<b>Southern Specialty Underwriters</b>	(478) 832-6169	ssund.com

<b>Main Phone</b>	(800) 476-5566
<b>Web Address</b>	stins.com
<b>Mailing Address</b>	PO Box 250 Macon, GA 31202 5444 Riverside Dr Macon, GA 31210

# Homeowner Guidelines

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## **Minimum/ Maximum Coverage A: \$200,000 - \$700,000**

(A Southern Trust cost estimator must be completed prior to binding coverage.)

**Eligible Year Built:** Homes built in 1980 and newer

**Minimum Policy Deductible:** \$1,500

**Loss History:** No more than 1 partial loss in 3 years unless defined as ineligible.  
No more than 2 partial losses in 5 years. (Insured and Property.)  
(*Water claims within 5 years for the property are ineligible. Fire claims are ineligible.* )  
We reserve the right to decline any risk based off prior activity.

**Protection Class:** 1-7, 1Y-6Y, 1X-6X (If protection class is not pulling correctly please contact underwriting.)

**Prior Coverage:** Prior continuous coverage with no lapse. Prior cancellations, declinations and non-renewals must be referred to underwriting prior to binding coverage.

**Occupancy:** Owner-occupied 1 or 2-family dwelling, which is used for residential purposes.

**Property Updates:** Wiring, plumbing, heating system and roof must be up to date and in compliance with current building codes.

**Roof:** Maximum age for new business is 20 years (metal or shingles.) If shingle roof is 15 years or older, ACV Wind/Hail roof endorsement is required. A roof with significant wear, as evidenced by aged or multiple lifted or missing shingles, or a roof that presents an increased risk of loss by collapse due to sagging is not eligible. Roofs with wood shake, slate, tile or Atlas Chalet shingles are ineligible. Documentation may be required at Underwriters discretion to confirm age of roof. For new business issued with a roof year of 5 years or newer, proof of roof replacement is required. For renewals, proof of roof replacement is required to update the roof year. Acceptable proof of roof replacement is a certificate of completion from the roofing company or a paid invoice to the roofing company.

**Plumbing:** Must have copper or PVC or PEX plumbing.

**Electrical:** Circuit breaker controlled with minimum 100 AMP service.

**Heating System:** System must comply with modern building codes and be thermostatically controlled. Central heat and air is required.

**Ineligible Property types and conditions:** Farm properties, log homes, vacant/unoccupied homes, homes "for sale", mobile homes, modular homes, bed & breakfast, group homes, isolated or inaccessible residence, trailer homes, house trailer, whether or not set on blocks, permanent foundation, or otherwise made stationary. Homes with asbestos siding or roofing and/or aluminum siding. Buildings constructed with synthetic stucco products, such as EIFS or similar products built prior to 1997. Homes with flat roofs. Tabby concrete/stucco finish and homes without central heat and air. Homes with pre-fabricated framing or any pre-fabricated materials. Solar panels installed on the main dwelling roof are ineligible. Multi-Unit dwellings require a fire division every 4 units unless sprinklered. Homes with open foundations or built on piers. Home must show ongoing maintenance to property. Dwellings that are poorly maintained or show evidence of poor housekeeping practices. Business on premises. Seasonal or short term rental (Airbnb, VRBO, Homeaway). Yard must be free of debris and potential liability hazards, including but not limited to: *Refrigerators, inoperable automobiles, flammable materials, piles of refuse, tall grass, tree branches over structures, skateboard and bicycle ramps.*

**Handrails:** The dwelling must have a handrail for all steps (if 3 or more steps).

**Trampoline:** Must be enclosed with an attached safety net and attached safety pads. To exclude a trampoline use ST 15 96 endorsement.

**Pool:** Yard must be completely fenced with a locked gate. If the pool is equipped with a diving board, the maximum acceptable board height from the water is 3.28 feet (1 meter); the minimum acceptable pool depth below the board is 8.5 feet (2.59 meters), or the pool exposure may be excluded from coverage using endorsement ST 15 96.



# Homeowner Guidelines

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**Dogs/Pets:** Any animal kept on premises that has bitten or has exhibited aggressive behavior is **not eligible** with or without a signed exclusion. Also **not eligible** with or without a signed exclusion are any trained guard dogs or any of the following breeds: Pit Bull, Presa Canario, all Wolf Hybrids, any mix of the above or any breed generally accepted as aggressive. Breeds requiring **underwriter approval** prior to binding and a **signed exclusion** are as follows: Akita, Chow, Doberman, German Shepherd, Great Dane, Huskies, Malamute, Rottweiler, Saint Bernard, Stafford Terrier, and mix of the above.

**Farm Animals:** Ineligible: Horses, Cattle, Hogs, etc.

## **Renters Policy HO-4:**

Contents coverage: \$15,000 minimum and \$100,000 maximum. \$500 minimum deductible. An automobile policy with Southern Trust is required. Student occupancies are ineligible. No overnight rentals. No umbrella with multi unit building. Scheduled Property: Underwriting approval for single items over \$5,000 and schedules over \$15,000. Multi-policy discount 15% . *Refer to ineligible property types and conditions under Homeowner Guidelines.*

## **Condominium Policy HO-6:**

\$500 minimum deductible. An automobile policy with Southern Trust is required. Student occupancy or roommates are ineligible. Multi-Policy discount 15%. *Refer to Homeowner Guidelines for additional eligibility requirements. Updates are required on properties 30 years and older. Scheduled personal property 10% max of coverage A or \$5,000 and schedules over \$15,000 whichever limit is greater.*

## **Call Prior to Binding:**

**Insurance to Value:** Homes with more than 25% disparity between replacement cost and market value.

**Solar Panels:** Free standing Solar Panel units. Solar panels attached to dwelling are ineligible.

**Secondary/Seasonal Dwelling:** All eligibility requirements for primary residence apply. Southern Trust must insure primary residence. Intended owner occupant must be listed as named insured. Short term rentals are ineligible.

**Dwelling Under Construction:** Coverage A amount must be 100% of completed value. Completion is expected within 12 months after the policy effective date. No theft coverage until the dwelling is owner occupied fulltime and no theft coverage of building materials while under construction. The builder must be a licensed contractor. Not eligible if construction has already started.

**Dwelling Under Renovation:** Home must be occupied at the time of binding. Renovations must be cosmetic in nature, not structural. Renovations must be completed within 90 days after the effective date of policy.

## **Homes Located on 5 or more Acres**

### **Public Figures**

**Uninsured Recreational Vehicles:** Jet ski, 4-Wheeler, Go-cart, Side by Side UTV

**Scheduled Property:** Any schedule exceeding 10% of Coverage A.. Appraisals are required for any item \$5,000 and over in value and appraisals should not be more than 2 years old.

**Wood/Coal Stove:** (a fireplace insert is not considered a wood/coal stove)

Used as supplemental heating system; professionally installed to manufacturer's specifications with appropriate clearances; Property maintained, including but not limited to: regular chimney cleaning, U.L. approved, and photo and supplemental application submitted.

**Inspections:** Southern Trust inspects 100% of new business risks. A producer or agent must conduct a complete visual inspection of the dwelling.

## **Binding Requirements:**

- Completed Application
- Appraisals and Alarm Certificates
- Replacement Cost Estimator
- Front and rear photos are required for all new business home accounts with a year of construction 15 years and older. Photos must be sent to the assigned underwriter prior to binding.



*Coverage Highlights: Southern Trust Homeowner Plus Endorsement ST 15 81A 01 09*

<b>Property</b>	<b>Home Plus A</b> (\$50.00 Premium)	<b>Home Plus B</b> (\$80.00 Premium)
Water Back-up and Sump Overflow	\$5,000	\$10,000
Identity Fraud Expense Coverage	\$15,000	\$15,000
Jewelry, watches, furs, precious and semiprecious stones	\$2,500	\$2,500
Silverware, goldware, goldplatedware, platinumware and pewterware	\$3,500	\$3,500
Firearms	\$3,000	\$3,000
Trailers	\$2,000	\$2,000
Money	\$500	\$500
Securities	\$2,000	\$2,000
Property, on the “residence premises”, used primarily for “business” purposes	\$3,000	\$3,000
Property, away from the “residence premises”, used primarily for “business” purposes.	\$600	\$600
Electronic apparatus and accessories, while in or upon a motor vehicle	\$2,000	\$2,000
Fire Department Service Charge	\$750	\$750
Credit Card Forgery	\$1,000	\$1,000
Grave Markers	\$6,000	\$6,000
Lock Replacement	Up to \$100	Up to \$100
Refrigerated Property Coverage	\$500	\$500
Watercraft	\$2,000	\$2,000
Damage to property of others	\$1,500	\$1,500

\* Subject to underwriting approval after max limits. This document is only a summary and does not determine coverage. Refer to terms and conditions of your policy. See Homeowners ST 15 81A 01 09 for a complete description of coverages.



# Personal Auto Guidelines

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## Maximum Coverage:

250,000/500,000/100,000 Bodily Injury & Property Damage Liability

250,000/500,000/100,000 Uninsured Motorists

Proof of prior liability limits required. Youthful operators and monoline auto policies are not eligible for maximum limits.

## Minimum Coverage:

50,000/100,000/50,000 Bodily Injury & Property Damage Liability

## Physical Damage Coverage:

Minimum Deductible: Other Than Collision: \$1,000 deductible, Collision: \$1,000 deductible

Claims Settlement: All claims are paid on an Actual Cash Value settlement. Agreed and/or Stated Value settlement is not available.

New Business: At least 1 vehicle must carry comprehensive and collision coverage.

## Prior Insurance:

Minimum of 6 months prior insurance with a standard carrier is required.

## Eligible Drivers:

Eligible Driving Activity Per Driver - 3 years *						
Driver Age	At Fault Accident with Bodily Injury Payout < \$5,000	At Fault Accident without BI Payout	NAF Accident	Minor Violation	Major Speed	Combinations
25– 69	1	1	1	1	1	1
Less than 25 Years	0	0	1	1	0	1
70+	0	1	1	1	0	1

Eligible Driving Activity Per Household - 3 years *						
At Fault Accident with Bodily Injury Payout < \$5,000	At Fault Accident without BI Payout	NAF Accident	Minor Violation	Major Speed	Major Incident	Any Combination if There Are No Losses Involving BI Payout
1	1	2	2	1	0	3

\*We reserve the right to decline any risk based off of prior activity.

Minimum of 2 years licensed driving experience unless noted otherwise.

International drivers license do not qualify. 1 year job and residence stability required.

## Ineligible Drivers:

- Drivers age 75 or older
- Youthful Unmarried 16-24 Stand Alone Policyholder
- Major Incidents (See List) within 5 years
- Prior License Suspension or Revocation within 5 years
- No Prior Insurance
- Prior Cancellation, Non-Renewal or Declination Due to Loss History, Driving Record or Non-Payment of Premium
- Any Prior Southern Trust Policyholder with Earned Premium Due
- Financial Responsibility Filings
- Youthful operator on single vehicle policy

## Recreational Vehicles:

Motorhomes: Cost new not to exceed \$100,000.

Campers & Travel Trailers: Cost new not to exceed \$75,000



# Personal Auto Guidelines

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## Refer Prior to Binding

- Additional vehicles in household insured with another carrier
- Unrelated operators
- Business use
- Driver with physical/mental impairment/disability that affects ability to operate a vehicle
- Trucks classified greater than “one ton”
- Photos required when adding physical damage to an existing vehicle or adding a vehicle over 25 years old
- Miscellaneous vehicles (motor homes or customized vans)
- Salvage title vehicles: Photos and mechanic statement required. Physical damage coverage is not available
- Vehicles 30 years and older
- Vehicles with custom equipment

## Major Incidents

- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>◦ Accidents resulting in bodily injury payout in excess of \$5000 and /or death</li><li>◦ Loaning license plate or registration misrepresentation</li><li>◦ Racing</li><li>◦ Passing school bus</li><li>◦ Failure to stop for school bus</li><li>◦ Reckless driving</li><li>◦ Permitted unlicensed operator to drive</li><li>◦ Failure to report an accident</li><li>◦ Hit and run</li></ul> | <ul style="list-style-type: none"><li>◦ Driving with suspended or revoked license</li><li>◦ DUI/DWI and/or open container violation</li><li>◦ Suspended license within past 5 years</li><li>◦ Revoked license</li><li>◦ Failure to stop when involved in accident</li><li>◦ Making false statements for insurance</li><li>◦ Failure to stop for an officer</li><li>◦ Vehicular homicide or assault</li><li>◦ Impersonating license applicant</li><li>◦ Lending drivers license</li></ul> |
|--|--|

## Minor Incidents

- Not at fault accident
- Physical damage loss caused by contact with animal
- Physical damage limited to and caused by gravel, missiles or falling objects
- At fault accident with No BI (1 point applies if collision is within 3 years)
- Failing to stop for a traffic signal or sign
- Texting while driving, Wireless device violation
- Distracted driving
- Speeding < 20 mph over posted speed limit—1 Point
- Speeding > 20 mph over posted speed limit— 2 points. A youthful operator with speed > 20mph is not eligible

# Personal Auto Guidelines

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## Ineligible Vehicle Use & Other Vehicle Types

- Vehicles with a cost new of \$100,000 or more\*
- Truck or SUV driven by a contractor
- Vehicles titled to a business
- Vehicles used in ride-share such as but not limited to Uber and Lyft.
- High Performance and/or High Value or Customized vehicles driven by a youthful operator
- Modified with equipment to increase performance
- Owned and/or primarily operated by an individual who is not in the same household
- Vehicle with unrepaired damage
- Substandard condition or not drivable
- High Performance vehicles as defined by ISO\*
- Titled to or leased by someone other than named insured
- Used for route delivery
- Used for hire
- Privately owned law enforcement cars
- Used in speed contests, races, exhibitions, etc..
- Beach buggies, bush buggies or dune buggies
- Vehicles registered outside the state in which the policy is issued
- Motorcycle, Tricycle or vehicles having less than 4 wheels

\*Underwriting will consider vehicles on an individual basis depending on model, vehicle usage, driver activity and age of drivers.

# Personal Umbrella

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## Available Limits:

\$1,000,000 & \$2,000,000\* with underwriting approval

## Minimum Premium:

\$1,000,000 - \$150 Per Year

\$2,000,000- \$300 Per Year

## Ineligible Risk:

- \$1 million limit with any household operator <25 years old or >74 years old
- \$2 million limit with any household operator < 25 years old or >70 years old
- Umbrella written in the name of a corporation or other non-personal entity
- Underlying HO-4 Homeowners Policy located in an apartment building, condo or townhome
- Risk with farm land
- Underlying policy with liability exclusion, animal exclusion or driver exclusion
- Recreational vehicles classified by the manufacturer as performance, high performance, racing
- Ownership of a motorcycle
- Watercraft with a horsepower in excess of 250 or greater than 26 feet in length

## Refer to underwriting:

- ATV's used off premises
- Underlying policy issued as an exception for any reason

## Underlying Policy Limits:

**Personal Auto:** \$250,000/\$500,000/\$250,000

**Homeowners:** \$300,000

**Employers Liability** - Personal Lines \$300,000 each accident

Southern Trust must be the underlying carrier for the Primary homeowners policy and the personal automobile policy. Properties not written with Southern Trust, secondary locations & rental dwellings (maximum of 4), may be considered if the underlying carrier is A rated or higher.

# Payment Plans

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## Pay Plan Options

**Monthly** - EFT, Credit Card

**Quarterly** - EFT, Credit Card

Invoice : 32% Down Payment  
Installments every 90 Days

**Semi Annual** -EFT, Credit Card

Invoice : 50% Down Payment,  
Second installment due in 155 days

**Annual** - EFT, Credit Card, Invoice

\*Policies with unfavorable pay history may be changed to Pay-in-Full pay plan at underwriter discretion.

\*Homeowner: Down-payment is required at binding for all non-mortgage bill policies.

## Fees

**Invoice:** \$6.00 for all installments after down payment

**Recurring EFT:** \$1.00 for all installments after down payment

**Credit Card/Debit Card:** \$5.00 charged by processing Vendor at time of payment

## Discounts

**Paid in Full**—10%

Auto Only

**EFT** - 5%

Does not apply to annual invoice pay plan

### Online

[www.stins.com](http://www.stins.com)

Quick Pay  
Insured Portal

[Southern Trust Mobile App](#)

### By Phone

Local:

478-476-5566

Toll Free:

800-474-0555

### By Mail

Mailing Address:

P.O. Box 250  
Macon, GA 31202

Overnight Address:

5444 Riverside Dr.  
Macon, GA 31210

*\*Send Quote Submissions to: [quote@ssund.com](mailto:quote@ssund.com)\**



**877 831 4214**

### Homeowners

**Chubb** - High Value Homes \$400,000 and up, Yachts, Personal Auto, Umbrella

**Universal** - \$100k to \$1Million, PC 1-9, Coastal with Wind. Available in SC, GA, FL, NC, AL

**Berkshire Hathaway** - High Value Homeowners, Secondary, Dwelling Fire, Airbnb, Chalets and VRBO.

**Shepherd Compello** - High Value Homeowners, H03, H04, H05, DP1 and DP3. Coastal, Vacant, Secondary, High Profile, PC 9-10, Excess Flood.

**American Modern** - Vacant Homes, Specialty Homeowners, Manufactured Homes (Online quoting through AM website)

**Guard** - Homeowners H03, H04, H06 and Umbrella. (GA and TN)

**Tower Hill Specialty** - H03, H04, H06 - Select States

### Dwelling Fire and Mobile Home

**National Security** - Dwelling Fire and Mobile Homes

**National Lloyds** - Dwelling Fire and Mobile Home

**USLI** - Dwelling Fire GA and SC Only. (Liability Only TN)

**American Modern** - DP1, DP3 (Online quoting through AM website)

**Tower Hill Specialty** - Manufactured Home, Dwelling Fire DP-1 and DP-3 (Owner Occupied, Seasonal, Rental and Vacant.)

### Personal Auto

**Chubb** - Standard Personal Auto (not available monoline)

**American Collectors** - Antique and Classic Cars, Muscle Rods, Street Cars, and Exotics.

**American Modern** - Collector Cars (Online quoting through AM website)

### Specialty Lines - Earthquake, Umbrella, Boats, Life

**Palomar** - TN, SC Earthquake

**RLI** - Personal Umbrella (underlying auto limits as low as 100/300)

**I-Cat** - GA Wind and Earthquake, SC Wind and Earthquake

**Chubb** - Personal Auto, Umbrella, Yachts, Jet Skis, Ski Boats and Bass Boats

**USLI** - (Phone Quotes Available 855-451-3737) Personal Umbrella, Condo Unit (Owner, Tenant or Overnight Condo Rental.) Home Based Business, Residential Childcare and Vacant Homes

**American Modern** - Watercraft, Motorcycle/ATV (Online quoting through AM website)

**Cincinnati Life** - Term Life, Whole Life, Universal Life (No lapse guaranteed), Return of Premium Term, Annuities

**Kansas City Life** - Term Life, Whole Life, Universal Life, Return of Premium Term

Contacts	Dept.	EXT.	E-mail
<b>Main Phone:</b>	877-831-4214		
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<b>Quote Submissions:</b>	<a href="mailto:quote@ssund.com">quote@ssund.com</a>	<b>Bind Requests:</b>	<a href="mailto:bind@ssund.com">bind@ssund.com</a>



## Workers Comp Markets

**Employers Insurance** - Main Street Business, Restaurants, Hotels/Motels

**Guard** - Small Contractors, Main Street, Plus many more classes

**Berkshire Hathaway** - Medium to high hazard, Difficult to place risks with higher experience MOD's (From 1.2 and up) \$50,000 plus in premium

**The Hartford** - Main Street Mercantile, Technology Classes

**Amerisafe** - \$10,000 min premium (3 to 4 weeks quote time) Large Construction, Farming, Trucking

**Markel** - Main Street, Mercantile, Small Contractors

**UBIC** - (GA Only) Mercantile, Small Contractors, Main Street

**Normandy** - (GA only) Large loss, high mod, no prior coverage, lapse in coverage, no contract required. AM Best rated paper

**Frank Winston Crum** - Wide Variety of Small and Medium Size Risks including Contractors GL.

## Property and Casualty (Multi-Lines)

**The Hartford** - Commercial Lines Small Business and Middle Market, Commercial Auto

**Guard Insurance** - BOP, Main Street Business, Artisan Contractors, Restaurants, Apartments, Auto Service. Commercial Auto (Auto Available in all states except HI and MA )

**USLI** - New ventures, Small Contractors, Builders Risk, Mercantile, Restaurants, EPLI, Cyber Liability, Vacant buildings, Main Street Business, Special Events, Janitorial, Liquor Liability, Non-Profit, Professional, D&O. Admitted and Non-Admitted Products. Quick Quotes by Phone at 855 451 3737 or online at ssund.com

**Markel** - BOP, Inland Marine, Umbrella: Main Street Business, Contractors, Restaurants, Pest Control, C-Stores

## Specialty Lines and E&S

**Admiral** - Liquor liability with \$1M/\$2M limits, Health, Nutrition and Lifestyle Coverage Solutions including product manufacturers and retailers

**Atlantic Casualty** - Property and GL for Artisan Contractors, Day Care Centers, Distributors, Habitational, Garage, Manufacturing, Bars, Vacant Buildings, Restaurants . Don't forget you earn Auto-Owners trip credit by using ACIC!

**USLI** - Quick quotes by phone at 855 451 3737 or online at ssund.com

**Devon Park Specialty** - Property Risks up to \$10 Million per location. Distributors, Hotel/Motel, Vacant, Lessor's Risk

**Markel** - Pest Control, Camps, Schools, Winery/Vineyards, Youth Sports, Horse Farm

**Shepherd Compello** - Commercial Property (up to \$10 million TIV), Inland Marine, REO and Landlord/Investment Properties (Min 8 properties.), Warehousemen's Legal, Motor Truck Cargo, Hospitality, Healthcare

**Penn America** - Cannabis (Dispensaries and retail), Vacant Buildings, Auto Services, Artisan Contractors, More

**Berkshire Hathaway** - Package, Mono-line Property, Forced Placed/REO

**Palomar** - Earthquake, Wind Coverage, Builders Risk

**I-Cat** - Earthquake and Wind Coverage

*\*Send all quotes to quote@ssund.com*

Contacts	Dept.	EXT.	E-mail
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# Southern Specialty Underwriters<sup>LLC</sup>



## Give your clients up to 15% off\* pet health insurance!

At Southern Specialty Underwriters, we want your clients to save more and feel better knowing their pets are covered. Veterinary expenses can add up, and that's why we partnered with PetPartners to help provide quality coverage and peace of mind.

On your [SSU Agent Portal](#) generate a quote and explore your client's discount to help them take care of their pet family.

### What Is Pet Insurance?

- Pet Insurance is health insurance for dogs and cats. It can cover anything from accidents and illnesses to emergency care and wellness.
- Since pet insurance is written on a reimbursement basis, there's no provider network necessary. This means they can go to the licensed vet of your choice!

### Why Pet Insurance?

- Pet insurance helps pet owners make decisions about their pet's health with less worry about how they will pay for it.
- Pet insurance alleviates some of the financial burden of owning a pet, allowing pet owners to take better care of their pets.
- Pet insurance gives pet owners' peace-of-mind, knowing they have help meeting their pet's healthcare needs.
- According to the North American Pet Insurance Association, the #1 reason people buy pet insurance is to "make decisions about their pet's healthcare without worrying about whether or not they can afford treatment."\*\*\*

### About Your Client's Coverage

- PetPartners provides affordable pet health insurance to purebred and mixed breed dogs and cats in all 50 states.
- PetPartners policies (underwritten by Independence American Insurance Company) are customizable, meaning you can create a plan that fits your client's needs and budget.
- Start by choosing from our available coverage options which include accident, accident and illness, exam coverage, hereditary coverage, and wellness care.
- Choose the deductible and coverage limits to create a personalized plan for your client.
- If they have more than one pet, they may receive an additional 5% discount\* at enrollment.

\*10% Group Discount available in most states. Additional 5% discount applied if insuring more than one pet. Maximum allowable discount is 15%. Please note that the 10% discount does not apply to the Defender, DefenderPlus or SupportPlus add-ons. Discounted insurance premiums are not available in all states. If you are insuring multiple pets, you may receive a 5% Multipet discount that will be added before the group discount has been applied. Plans and coverage vary by state. See plan terms and conditions for a full description at PetPartners, Inc. Policies are administered by PetPartners, Inc. and underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #0F27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. For complete details, visit <https://www.petpartners.com/sample-policies>

\*\*2017 NAPHA Industry Report



Independence American  
Insurance Company

