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Commercial E&S For Hard To Place Risks

You've been calling all over town trying to place a small business but no one wants it because of losses, location, or an unusual exposure (health clubs, schools, warehouses, golf courses, etc.) As a registered Big "I" Markets agent, you have access to Gridiron Package Select® (GPS) Interstate Fire paper, an A.M. Best rated A-XV excess & surplus lines market with over 350 eligible package classifications. As with all Big "I" Markets products, there are no fees, no minimums and you own your expirations.



Classifications include:

- Lessors Risk
- Shopping Centers
- Distributors
- Manufacturers
- Medical Offices
- Variety Shops
- Condo Associations
- Office Tenant Packages
- Churches
- Apartments
- Drugstores
- Gyms
- Auto Stores
- Barber Shops
- Computer Stores
- Caterers
- Department or Discount Stores
- Nail Salons
- Halls
- Ice Cream Shops
- Laundry and Dry Cleaners
- Model Homes
- General Mercantile
- Vacant Land
- Some Artisans
- Warehouses
- Coin-operated Laundromat

PROGRAM DETAILS

Gridiron Package Select (GPS) combines a strong casualty appetite with stable property capacity. GPS is designed for small business. Policies are issued on Interstate Fire paper, an A.M. Best rated A-XV excess & surplus carrier. We offer package select business for coastal and non-coastal risks:

Coverage Features/Benefits:

- Coverage includes property enhancement form
- 1/2/2 million GL limits
- \$1.5 million TIV capacity (\$5M on Submit basis)

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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- \$750 minimum premiums
- Coverage available on wind & x-wind basis
- Designed for small business
- Equipment breakdown
- Package product
- Minimum of 2 miles from the coast (tidal water) for wind eligibility
- Professional liability included on select classes
- Monoline GL available for drugstore/pharmacy risk
- X-Wind offered in all locations

Gridiron is available in AL, CA, CT, FL, GA, LA, MD, MA, MS, NJ, NY, NC, OR, PA, SC, TX, VA, & WA. For more information, log into www.bigimarkets.com or contact Big "I" Markets commercial underwriter Tom Spires at tom.spires@iiaba.net or (800) 221-7917 x5470.

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