

Big “I” – RLI Agency Package

PROPERTY & CASUALTY HIGHLIGHTS FOR INSURANCE PROFESSIONALS

The Big “I” – RLI Agency Package suite of products for business owners, workers compensation, and excess coverage have been specifically designed for insurance professionals and exclusively offered to Big “I” members. With RLI, a recommended carrier of IIABA, you no longer have to worry about coverage gaps inherent with the basic coverage provided by most carriers.

RLIPack PROPERTY COVERAGE

Automatic Coverage Provided With Professionals Property Enhancement

Full Replacement Cost

No Coinsurance

Business Income And Extra Expense

- Actual loss sustained up to 12 months
- No waiting period
- Billable hours option up to \$50,000 limit included
- Dependent properties—\$50,000 limit included, can be increased

Ordinance Or Law—\$250,000 Limit Included

- Increased cost of construction
- Demolition
- Loss of value to undamaged building

Interruption Of Computer Operations

- \$100,000 aggregate limit included, can be increased

Claim Data Expense

- \$10,000 limit included

Equipment Breakdown

Newly Acquired Property

- Up to 180 days
- Building—\$1,000,000 limit included
- Business personal property—\$500,000 limit included
- Business income and extra expense—\$500,000 limit included

Property Off Premises

- Up to BPP limit and 180 consecutive days

Valuable Papers

- \$100,000 blanket limit included, can be increased
- Flood and earthquake perils covered

Accounts Receivable

- \$250,000 blanket limit Included, can be increased
- Flood and earthquake perils covered

Fine Arts

- \$100,000 blanket limit included, can be increased
- Includes architectural models at full replacement cost
- Limited exclusions

Computers And Electronic Data

- Worldwide coverage territory
- Up to BPP limit on premises and \$50,000 for off premises and electronic vandalism (up-to-date virus software and 72-hour data backup required)
- Head crash, flood, earthquake, utility services, mechanical breakdown, and artificial electricity are covered perils

Contract Penalty Coverage

- \$25,000 limit included

Identity Fraud

- \$25,000 limit included

Utility Services

- \$25,000 limit included, can be increased
- Direct damage and business income extra expense
- Includes overhead power lines

Outdoor Property

- \$10,000 limit included

Water Backup And Sump Pump Overflow

- \$25,000 limit included, can be increased

Money And Securities

- \$25,000 limit included, can be increased

Employee Dishonesty

- \$50,000 limit included, can be increased

RLIPack PROPERTY COVERAGE (CONT.)

Automatic Coverage Provided With Professionals Property Enhancement

ERISA

- \$100,000 limit included, can be increased

Green Building And BPP Upgrade Endorsement

- For increased cost of loss and related expenses associated with green alternatives and certification—additional 10% of the loss up to \$25,000

Optional Property Coverage Endorsements Available

Tools, Equipment And Watercraft Optional Endorsement

- Scheduled or blanket basis
- Full replacement cost
- Electronic data is covered
- \$5,000 limit included for rental and expediting expenses
- \$25,000 for business income—\$50,000 aggregate
- Scheduled watercraft up to 26 feet
- \$50,000 limit included for newly acquired up to 60 days

RLIPack BUSINESS OWNERS POLICY LIABILITY COVERAGE

Automatic Coverage Provided With Professionals Liability Enhancement

Medical Payments

- \$10,000 limit included

First Aid And Good Samaritan Services

Damage To Premises Rented To You

- \$1,000,000 limit included—perils expanded to include fire, water, smoke, lightning and explosion

Non-Owned Watercraft Liability

- For watercraft up to 75 feet

Aircraft Chartered With Crew

Electronic Data Liability

- Removes exclusion for damage to electronic data if resulting from property damage

Newly Acquired Or Formed Organizations

- Automatic coverage for 180 days

Blanket Additional Insureds

- Lessors of premises and leased equipment
- State or political subdivisions permits for premises or operations
- Clients and any other organization based on contract
 - Primary and non-contributory wording
 - Waiver of subrogation

Waiver Of Subrogation

- Blanket based on contract

Amended Personal And Advertising Injury

- Expanded to include electronic material

Amended Bodily Injury

- Definition expanded to include mental anguish

Optional Liability Coverage Endorsements Available

Hired Car Physical Damage

- Up to 14,000 lbs GVR, ACV up to \$60,000 limit, \$1,500 for loss of use and temporary transportation expenses, \$250 deductible

Scheduled Additional Insured Endorsement

- Primary and non-contributory wording
- Waiver of subrogation

Foreign Liability Endorsement

- Expands coverage for suits brought outside of coverage territory

Watercraft Liability Endorsement

- Owned watercraft up to 26 feet

Employee Benefits Liability

Stop Gap Liability For Monopolistic WC States

Notice Of Cancellation To Designated Entity

Employment Practices Liability

RLIPack EXCESS LIABILITY COVERAGE

Follow Form With Underlying Policy For The Following Coverages:

General Liability

- Who is an insured
- Watercraft—owned and non-owned
- Coverage territory
- Expenses outside the limit
- Contractual liability

Employers Liability

Employee Benefits Liability

Optional Excess Liability Coverage Endorsement Available

RLIPack For Professionals Excess Liability Enhancement

- Primary and non-contributory for additional insureds
- Blanket waiver of subrogation as required by contract

Notice Of Cancellation To Designated Entity

RLIComp COVERAGE

Workers Compensation Policy Highlights

Waiver Of Subrogation

- Blanket and scheduled versions are available

Notice Of Cancellation To Designated Entity

- Available as an option to fulfill client contract requirements

Employers Liability Increased Limits

- Up to \$1 million available

USL&H

- Available on an “if any” basis and up to 10% of payroll

Premium Audit

- Streamlined process

The above features are representative of the types of coverages offered by RLI, which may vary with each individual policy. The actual coverages, terms and conditions will be set forth in the insurance policy.

Depend on RLI

COVERAGE FOR INSURANCE PROFESSIONALS



ABOUT US:

RLI is an A+ rated specialty insurance company serving niche markets. Our proven, superior underwriting model creates flexibility to write unique coverages in a wide array of diverse industries.

At RLI, we streamline processes, eliminate red tape and put decision-making in the hands of our expert underwriters, giving them the resources and freedom to drive growth so producers can quickly and easily get customers the coverages they need. RLI has been a proven partner with IIABA members for years via our Personal Umbrella and At Home Business Programs.

WHAT YOU CAN EXPECT WITH RLI AS YOUR PARTNER:

Reliable strength and stability

RLI has been awarded an A+ “Superior” rating by A.M. Best Company and A+ “Strong” by Standard and Poor’s. We have also been named to Ward’s 50® Top P&C Performers list for financial strength and stability every year since the list’s inception. Our proven track record of niche program stability has been securely in place since 1965, so we’ll be here for independent insurance professionals today and tomorrow.



Flexible underwriting design

We rapidly adapt our coverage offerings to keep pace with your changing needs. As you look for new opportunities in a challenging marketplace, RLI can quickly revise your insurance program to meet your fluctuating insurance requirements.

Expert claims handling

Our claims specialists and litigation managers are among the most experienced in your industry. As a direct result of our specialization, we quickly benchmark your case against similar cases. We understand trends and expected claim developments, allowing us to more accurately project costs and influence positive outcomes.



RLI[®]
DIFFERENT WORKS



TO APPLY FOR COVERAGE, OR FOR MORE INFORMATION, CONTACT:

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