



5615 W. 95th ST. • P.O. BOX 5000 • OAK LAWN, IL 60455-5000

*Specialists in the Placement of
Property and Casualty Insurance
Trucking and Non-Standard Automobile
Other Specialty Classes
Both Personal and Commercial
Premium Financing by Suburban E-Z Financing*

OCTOBER, 2009



PRODUCER'S POINTERS

Phone 708-423-2350
Main Fax 708-425-5077

Non-Standard
Auto Binder Fax 800-427-2463

GARAGE PROGRAM

We offer prompt, competitive quotes for Dealers and Non-dealers including:

- Tow Trucks
- Valet Parking
- Mobile Repair
- Motorcycle Repair
- Heavy Truck Repair
- Non-franchised dealers
- Salvage title auto dealers



Call our Garage specialists at **708-424-0100**, Option 3 for more information.

Let us quote the Workers Comp coverage for your Dealer and Non-dealer customer.

ROOFING PROGRAM

Our 'A' rated carriers are very competitive on this tough class of business. Classes include:

- Residential
- Habitational
- Light commercial
- Repair
- Replacement
- New construction

Submit the enclosed supplemental application in conjunction with an ACORD application or call us for more information.

PROFESSIONAL LIABILITY

Quick, Competitive Quotes

EXCESS/UMBRELLA

We can provide immediate quotes and binding on over 70 programs with our A+ rated carrier.

- Limits to \$5 million
- Following Form Excess or Umbrella forms available
- Competitive minimum premiums

Submit an ACORD application or call **708-424-0100**, Option 3.

COMMERCIAL PROPERTY

We have the markets and the expertise to provide quick, competitive quotes for:

- High-valued property
- Vacant or occupied
- Buildings under renovation
- Tougher classes
- Basic, Broad or Special Coverage
- Mono-line or Package

Give us a call or send an application to quotes@buschbach.com.

UNIQUE CLASSES that we can write!

- Adult Day Care
- Amusement Devices
- Auto Dismantling
- Funeral Homes
- Internet Retailers
- Motion Picture Production
- Security & Patrol Agencies
- Tattoo Parlors
- Welders
- Zoos

HOMEOWNERS PROGRAM

Our 'A-' rated carrier has announced the following changes effective 10/1/09 for New Business and 11/15/09 for Renewals:

- Base rates for HO3 programs have been decreased by 10%
- Home/Auto discount has been increased from 5% to 20%
- HO6 program is now available
- Optional coverages now offered:
 - Water back-up
 - Equipment breakdown
 - Identity fraud expense
 - Earthquake

Call us at **708-424-0100** and select Option 2 for a quick, competitive quote.

MOBILE HOMES

Our 'A' rated carriers provide comprehensive coverage for all types of manufactured homes including:

- Modular, single-wide, multi-sectional
- Customized mobile homes
- Owner-occupied
- Rental and seasonal
- Commercial
- Very few limits on age or value
- In a park or on private property

An application is available at www.producerpointers.com or call us for a telephone quote.



TRANSPORTATION

Tow Trucks, Garage Dealers, Non-Dealers ... We Want Them!



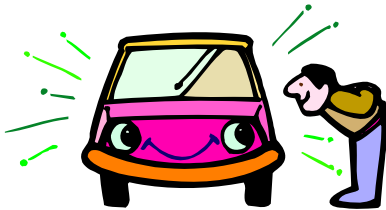
Selling Buses, Cars, Trucks, or Vans?

We specialize in all types of non-franchised sales operations:

- Consignment – Selling on behalf of another
- Retail – Selling to the public
- Wholesale – Selling to other dealers

Let us help with the following types of operations:

- Valet Parking
- Mobile Repair
- Painting
- Detailing
- Motorcycle Repair
- Truck/Tractor/Trailer Repair
- Motor Home & RV Repair
- Repossessing (Towing operations only)
- Repairing
- Servicing
- Storing
- New Tires



**USED
CARS**

Your Customer

All types of automobile, bus, truck, or trailer dealers All types of automobile service, repair, handling including valet & storage operations. Our garage product has many possibilities.

Our Solution

We offer: Garage Liability, Premises Liability, Dealers Physical Damage, Garagekeepers, scheduled auto liability & physical damage. We also offer several extended coverages including Broadened Coverage*, Fire Legal, and Personal Injury Coverage*.

*Not available for auto repossessors.



**AUTO BODY
SHOP**
FREE ESTIMATES

BUSCHBACH INSURANCE AGENCY, INC.
5615 W. 95th Street – P. O. Box 5000
Oak Lawn, Illinois 60455-5000
Phone: 708-424-0100 Fax: 708-425-5077

Scottsdale Insurance Company
 8877 North Gainey Center Drive
 Scottsdale, Arizona 85258
 800-423-7675 • Fax 480-483-6752

Buschbach Insurance Agency, Inc.
 5615 W. 95th Street – P. O. Box 5000
 Oak Lawn, IL 60455-5000
 708-424-0100 • Fax 708-425-5077

Roofers Questionnaire

(COMPLETE IN ADDITION TO GL APPLICATION)

Applicant's Name	_____
Mailing Address	_____ _____
Location	_____ _____
Web site Address	_____

Agency Name	_____
Agent	_____
Address	_____ _____
E-mail	_____
Phone	_____

PROPOSED EFFECTIVE DATE: From _____ To _____ 12:01 A.M., Standard Time at the address of the Applicant

ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE "NOT APPLICABLE"

1. **What percentage of your work is residential** (homes, condominiums)? _____%
- What percentage of your work is commercial** (office buildings, schools, retail establishments)? _____%
- What percentage of your work is industrial** (plants, warehouses)? _____%
- TOTAL** 100%

2.

Type of Roofing Operation	Residential	Commercial	Industrial	% of Total Operations
What percentage of work is New Construction?				
What percentage of work is Repair/Patching?				
What percentage of work is Replacement?				
Total:	100%	100%	100%	100%
What percentage of work is on Pitched Roofs?				
What percentage of work is on Flat Roofs?				
Total:	100%	100%	100%	100%

Indicate type of work performed and percentage of operation within Type of Roofing Operation	Residential	Commercial	Industrial	% of Total Operations
Shingles/Shakes:	Asphalt			
	Fiberglass			
	Wood			
	Concrete			
	Slate			
Metal				
Shingle Ply				
Tile				
Polyurethane Foam:	Sheet Form			
	Sprayed			
Hot Tar and/or Asphalt/Built up				
Rubber/Elastomerics				
Other (describe):				

Total: 100% 100% 100% 100%

3. Check work done other than roofing: Waterproofing Siding Asbestos removal Rain gutters
 Carpentry Insulation Other (describe): _____

4. If hot tar, torch or other "hot process" is used, explain in detail the process and what safety precautions are used: _____

5. Do you subcontract any work? Yes No
 If yes, what percentage do you subcontract? _____%

6. Check the type of work subcontracted out: Waterproofing Siding Hot tar Rain gutters
 Carpentry Insulation Other (describe): _____

7. What is the annual cost of the work subcontracted out? \$_____ yearly

8. Are Certificates of Insurance (of equal limits) received on all subcontracted work?..... Yes No

9. How long are Certificates of Insurance kept? Until job ends One year Two years Three years
 More than three years Never kept

10. Do you utilize "day laborers"? Yes No
 If yes, how many within a year? _____

GENERAL INFORMATION

11. List any roofing/builder associations in which you are a member: _____

12. Receipts, Payroll & Number of Employees for previous three years:

Year	Receipts	Payroll	No. of Full-Time Employees	No. of Part-Time Employees
	\$	\$		
	\$	\$		
	\$	\$		

13. Do you offer warranties? Yes No
 If yes, attach copies of warranty.

14. What is the average height of buildings you work on? _____ stories

15. What is the tallest building you will work on? _____ stories

16. Where do you dispose of trash/waste/scrap? _____

17. Is this disposal process environmentally safe?..... Yes No

18. Have you ever used, sold, installed or worked with asbestos? Yes No
 If yes, explain: _____

19. Any LPG storage? Yes No
 If yes, how much? _____
 How is it stored? _____
 What are the safety precautions? _____

20. List the five largest jobs and types in the last three years:

1. _____

2. _____

3. _____

4. _____

5. _____

21. Years of experience? _____

MATERIALS AND EQUIPMENT

22. List the type of owned equipment used on the job:

23. List any equipment rented and check the frequency of such rental:

EQUIPMENT RENTED				
Type of Equipment	How often do you rent this equipment?			
	Daily	Weekly	Monthly	Yearly
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PUBLIC PROTECTION

24. Do you have a written safety program? Yes No

25. How do you protect the general public from potential injury? Check one or more:

- Rope off work area
 Signs
 Cones
 Flashing lights
 Man always on the grounds
 No protection necessary
 Other (describe): _____

26. How are materials lifted to the roof?
 Ladder
 Hoist
 Pulley
 Crane
 Other (describe): _____

27. Are materials and equipment left overnight at job site? Yes No

28. In what manner are openings in roof protected overnight?
 Tarp
 Waterproof plywood Never
 Other (describe): _____

29. What on-the-job precautions do you take when rained on?
 Leave job immediately
 Seal openings
 Keep on working
 Never start job
 Remarks (be specific): _____

30. Are all jobs inspected by a foreman or the contractor at completion before leaving the job site? Yes No

APPLICANT'S NAME AND TITLE: _____

APPLICANT'S SIGNATURE: _____ DATE: _____
 (Must be signed by an owner, partner or executive officer)

PRODUCER'S SIGNATURE: _____ DATE: _____

NAME AND PHONE NUMBER OF INDIVIDUAL TO CONTACT FOR INSPECTION/AUDIT: _____

IMPORTANT NOTICE

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

It's Fall Festival Time

Special Events are our specialty. We can write 'em all!



- ♦ Haunted Houses
- ♦ Corn Mazes
- ♦ Pumpkin Patches
- ♦ Hayrides
- ♦ Halloween Parties

- ♦ Limits to \$1M/2M
- ♦ 'A' rated carriers
- ♦ Competitive premiums
- ♦ Immediate certificates of insurance
- ♦ Prompt policy issuance



Call us for an instant quote

**Buschbach Insurance Agency, Inc.
5615 W. 95th Street – P. O. Box 5000
Oak Lawn, IL 60455-5000
Phone: 708-424-0100 Fax: 708-425-5077
Email: quotes@buschbach.com**

We are YOUR specialty market source!

Professional Liability

OUR PROFESSIONAL LINES DEPARTMENT FOCUSES ON OFFERING COMPETITIVELY PRICED PRODUCTS, BROAD AND UNIQUE COVERAGES AND FAST TURNAROUND TIME. THIS ENABLES CUSTOMERS TO COMPETE SUCCESSFULLY FOR THESE GROWING CLASSES OF BUSINESS:

DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES LIABILITY

► Community Association Product:

Our product targets small to medium sized associations with up to 2000 units and up to \$2,000,000 in average unit value. Coverage features include automatic additional insured status for the property management company, third party harassment and discrimination coverage, as well as non-monetary coverage and defense coverage for breach of contract claims in most states.

► Crime Insurance for Community Associations:

Our coverage is designed for risks eligible for the Community Association Product and includes coverage for theft of money, securities and other property by employees of the association as well as the option to cover theft by a property manager's employees. The policy also features automatic coverage for directors, officers, committee chairs, employees and volunteers.

► Corporate Directors & Officers Liability:

"The Answer" is designed for private companies with up to \$350 million in assets and 500 employees. Separate Directors and Officers (D&O) and Employment Practices Liability (EPL) limits, up to \$1 million separate defense cost limit for the D&O, coverage for defense costs outside the limit for the EPL (up to 200 employees), a \$100,000 sub-limit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply) available Fiduciary Liability coverage under the D&O, unlimited extended reporting period for former directors and officers, and full entity coverage are just a few of the many features.

► Employment Practices Liability:

Our product is specifically designed for a broad range of employers with up to 500 employees and includes coverage for defense costs outside the limit (up to 200 employees), a \$100,000 sub-limit for Fair Labor Standards Act claims (including defense costs and loss; state restrictions apply), a broad definition of Wrongful Employment Act, punitive damages (state restrictions apply), and a FREE human resources hotline (no limit on number and length of calls). Third party discrimination and harassment option is available to most classes.

► Medical Providers Employment Practices Liability Protection:

Our product is designed to meet the unique Employment Practices Liability needs of medical and dental offices. The product provides third party discrimination and harassment and a separate \$250,000 defense protection for allegations of Patient Molestation, depending on the class of business. A \$100,000 sub-limit for Fair Labor Standards Act claims (including defense cost and loss; state restrictions apply), punitive damages coverage (state restrictions apply), a broad definition of Wrongful Employment Act and FREE human resources hotline are also included.

► Non Profit Directors & Officers Liability:

Our product has a separate and additional limit for employment practices liability, thus protecting the directors and officers limit. Fiduciary Liability starts at \$100 and our "occurrence feature" of a lifetime occurrence reporting provision for former directors and officers further differentiates our product. New coverage features include expanded defense and settlement language as well as the definition of loss, personal injury, breach of contract, final adjudication, most favorable venue and a 75/25 hammer clause.

► Public Officials Liability:

Our product provides coverage specifically designed for elected or appointed officials in special service districts. The product offers separate limits for Public Officials liability and optional Employment Practices Liability, defense costs outside each limit and low minimum premium and retentions.

ERRORS & OMISSIONS

► Personal Lines Insurance Agents Errors & Omissions:

Our product targets both standard and non-standard personal lines agencies, including life insurance agencies with up to \$10,000,000 in premium volume. Defense costs outside the limit, personal injury protection and automatic coverage for independent contractors are just a few of the coverage features.

► Property Managers Errors & Omissions:

Our unique form is tailored to meet the professional liability needs of both commercial and residential property managers. We offer three distinct coverages, each with a separate limit of liability: errors and omissions, tenant discrimination and employment practices liability. Our product offers coverage for up to 100% ownership interest in personally owned property. Premises Preferred Package is also available.

► Real Estate Errors & Omissions:

Designed for real estate firms which derive at least 65% of their commission from residential real estate transactions. Discrimination and lock box coverages are automatically provided in the form. This competitively priced product provides coverage which competes with association-endorsed programs. Business Owners Package is also available.

► Specified Professions Errors & Omissions:

Our product targets over 80 classes including advertising agencies, claims adjusters, collection agencies, landscape architects, employment agencies, event/meeting planners, human resource consultants, management/marketing consultants, tax preparers/bookkeepers and tutors. Coverage includes duty to defend wording and personal injury coverage for all classes. Defense costs outside the limit, intellectual property coverage, contingent bodily injury/property damage coverage, defense-only sexual abuse/molestation coverage and the option to purchase a Businessowners Package available for select classes.

► SuperTek Pak Technology Professional Liability:

Our product targets a wide range of information technology professionals with up to \$15,000,000 in revenue. We have expanded our guidelines to over 35 technology services, including web hosting services and custom software application service providers. Broad form coverage is also available, which enhances coverage for claims involving intellectual property, malicious code, personal injury, and unauthorized access. General liability and property coverages are also available. Full prior acts is available for most accounts.

► MicroTek Pak Small Business Technology Professional Liability:

Our very competitively priced product, targeted at technology professionals with less than \$500,000 in revenue and 3 or fewer consultants. The all-in-one policy has minimum premiums starting at \$995 for BOTH Professional Liability and the Professional Office Package. MicroTek Pak is big coverage for small technology businesses.

- Products available in most states. Please refer to specific CA and TX highlight sheets.

Additional Advantages:

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions
Most Products offered on an admitted basis

For the latest news on products and services provided, contact your Underwriter at (888) 523-5545 or visit our website at: www.usli.com

A++
Rated Products