



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*

DECEMBER, 2009



PRODUCER'S POINTERS

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

Non-Standard
Auto Binder Fax 800-427-2463

WE WANT..... your Personal Auto business!

Our staff is available 68 hours per week to take your calls. Call us at **708-424-0100** and select Option 1 to take advantage of our superior service and immediate policy issuance

Interstate Bankers Casualty Company is increasing rates for New and Renewal business effective 01/01/2010. All Renewals bound on 12/31 or later will be issued at the new rates.

VACANT PROPERTY

Earn 15% commission on package or mono-line policies. Our 'A' rated carriers will write:

- Residential – including dwellings, condo units, apartments
- Commercial
- Property under renovation
- Foreclosed property
- Single interest
- Agreed Value

Telephone quotes are available so call us for a quick quote.

**Our office will be closed from
11:45am to 3:00pm
Thursday, December 10th
For our Christmas Luncheon**

LICENSE PLATE RENEWALS December 31st

Immediate quotes and binding are available along with the required Certificates of Insurance. The following classes require proof of insurance to renew license plates:

- Auto Dealers
- Tow Trucks
- Private Livery / Public Auto
- Taxicabs

Avoid the rush and call us today at **708-424-0100** and select Option 3.

BARS, TAVERNS, NIGHTCLUBS

New ventures are acceptable with our 'A' rated carriers. Available coverages include:

- Commercial Property
- General Liability
- Crime
- Equipment Breakdown
- Food Spoilage
- Mono-line Liquor Liability
- Commercial Umbrella

We offer prompt quotes and immediate binding. Give us a call at **708-424-0100** and select Option 3.

GARAGE SERVICE RISKS

Our 'A' rated carriers will Package Auto Repair and Service shops. Available coverages includes:

- Property
- General Liability
- Inland Marine
- Non-owned Auto
- Garagekeepers

We can provide immediate quotes and binding. Call Jean in our Commercial Department at **708-424-0100**, Option 3.

WE CAN WRITE IT!

- Renewable Energy Manufacturers & Installers
- Geothermal Power Equipment
- Solar Power Equipment
- Hydropower Equipment
- Solid Waste Gasification Equipment
- Refinery & Petrochemical Equipment Manufacturers
- Flair Stacks & Pilot Lights
- Pipes
- High & Low Pressure Valves
- Reactors, Pressure Vessels & Tanks

HOLIDAY HOURS

Christmas Eve, Dec 24th9:00am – 1:00pm
New Year's Eve, Dec 31st9:00am – 3:00pm
Christmas & New Years' Days CLOSED

Normal hours will apply on
Saturday, Dec 26th & Jan 2nd9:00am – 5:00pm



DON'T MISS THESE SALES OPPORTUNITIES!

TOP 15 CLASSES GENERAL LIABILITY

NON-CONTRACTING

- Apartment Buildings
- Amusement Devices
- Building or Premises – bank or office – mercantile or mfg. – maintained by the insured (lessor's risk only) – Other than not-for-profit
- Building or Premises – bank or office – mercantile or mfg.– (lessor's risk only) – Other than not-for-profit
- Dwellings (LRO) – one family
- Machinery or Equipment – Dealers NOC
- Mobile Home Parks or Courts
- Real Estate Development Property
- Restaurants – with no sale of alcoholic beverages – with table service
- Restaurants – with sale of alcoholic beverages that are less than 30% or more but less than 75% of the annual receipts of the restaurants – without dance floor
- Restaurants – with sale of alcoholic beverages that are 75% or more of the annual receipts of the restaurants – with tables – without dance floor – with table service
- Restaurants – with sales of alcoholic beverages that are less than 30% of the annual receipts of the restaurants – with table service
- Restaurants, Taverns, Hotels, Motels, including package sales
- Vacant Buildings – not factories – other than not-for-profit
- Vacant Land – other than not-for-profit

CONTRACTING

- Carpentry
- Carpentry – interior
- Carpentry – residential not exceeding three stories in height
- Construction Operations – owner – excluding operations on board ships
- Contractors – Executive supervisors or executive superintendents
- Contractors – subcontractors – buildings
- Contractors – subcontractors – not buildings
- Contractors – one or two family dwellings
- Handyperson
- Machinery or Equipment – installation, servicing or repair
- Machinery or Equipment – installation, servicing, repair or erection – industrial
- Roofing – commercial
- Roofing – residential
- Swimming Pools – installation or repair – below ground
- Welding or Cutting

DON'T MISS THESE SALES OPPORTUNITIES!

TOP 15 CLASSES PROPERTY & GARAGE

PROPERTY

- Auto parking garages or car washes
- Auto, aircraft or boat sales – no repair
- Automobile Parts and Supplies Distributors
- Dwellings – in conjunction with commercial risks
- Furniture or home furnishings stores – other than appliance
- Gasoline service stations
- Golf, tennis or similar sport facilities with limited cooking
- Light hazard service occupancies – included barber shops, beauty shops, photographers, dental labs
- Liquor warehouses – in connection with distilleries
- Miscellaneous products warehouses – other than retail or wholesale storage or cold storage
- Offices – governmental
- Recreational facilities – such as pool halls, ice rinks, stadiums, fair grounds, amusement or baseball parks, tanning booths
- Schools – academic
- Service occupancies – other than light hazard – including boat repair, gunsmiths, sign painters
- Theaters

GARAGE

- Valet Parking
- Motorcycle sales & repair
- Heavy truck sales & repair
- Golf cart sales & repair
- Auto auctions
- Emergency vehicle sales & repair
- Oil/lube shops
- Vinyl wrapping
- Impound facilities
- Convenience stores with gas and auto repair
- RV sales & repair
- Private passenger auto sales & repair



***Our Personal Auto Department
Can't be Beat!***

We're here to take your calls 68 hours per week.

Monday – Friday	8:00 am to 8:00 pm
Saturdays	9:00 am to 5:00 pm

**Our staff is dedicated to providing superior service
and immediate policy issuance.**

Sharon Graham, Supervisor

Kim White
Sylvia Jasso
Helga Brand
Mia Stanger
Laura Grabfelder
Stephanie Viita
Wendy Maynard
Heather Huscher
Fiona Connaghan



**708-424-0100
Option 1**

Equipment Breakdown Coverage

Full steam ahead with new business.

Offered in conjunction with Commercial Property Coverage by our specialty carrier, rated A+XV by A.M. Best.

Equipment Breakdown Coverage rounds out your account and provides valuable coverage for your customers. Include it on all your property quotes and see how the benefits add up.

Benefits

- Covers five standard Property exclusions:
 1. Mechanical breakdown
 2. Artificial electrical disturbance
 3. Steam Explosion
 4. Breakdown of steam vessels and piping
 5. Breakdown of hot water vessels and piping
- Provides both direct and indirect coverages
- Covers equipment plus resultant damage to covered property
- Increased premium
- Potential to avoid E&O issues
- Statutory and jurisdictional inspections at no additional cost
- Great value for the price—easy and affordable to provide in a package

Equipment Covered for Accidental Breakdown

- **Electrical**—power transformers, electric motors, switchboards, distribution panels, circuit breakers, cables, bus ducts, etc.
- **Air Conditioning & Refrigeration**—air conditioning and refrigeration motors, compressors, fans, switchboards, coils, pipes, vessels, etc.
- **Boilers & Pressure Vessels**—heating or process boilers, pressure vessels, cookers, sterilizers, vulcanizers, etc.
- **Computers & Communications**—environmental control, communications, computing equipment, etc.
- **Mechanical**—pumps, fans, blowers, engines, turbines, compressors, gear sets, etc.

Pricing

- Convenient tiered flat charge pricing is available based on the total property limit per location. Annual premiums may be prorated if coverage is added midterm.



Contact us for fast, competitive quotes and first-rate service.

Limits

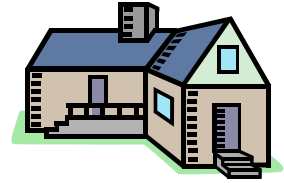
Full limits of Real, Business Personal Property, and Loss of Business Income will be covered by Equipment Breakdown if covered on the commercial Property policy, with the following exceptions:

- Sublimit of \$250,000 applies to Computer Equipment
- Sublimits of \$100,000 apply to Expediting Expense, Hazardous Substances, Data Restoration, and Spoilage

Need a home for your **VACANT PROPERTY?**

We can help:

- Residential
 - Dwellings
 - Condo units
 - Apartments
- Commercial
- Any construction or value
- Mono-line Coverages or Package
- 3, 6, 9 or 12 month policies
- Basic, Broad or Special Coverage Forms available
- Contents coverage available
- Property under renovation acceptable
- Premises Liability up to \$1M/2M



Phone: 708-424-0100
Fax: 708-425-5077
Email: quotes@buschbach.com



Applications available at www.producerpointers.com

Buschbach Insurance Agency, Inc.
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Oak Lawn, IL 60455-5000