



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*

MARCH, 2010



PRODUCER'S POINTERS

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

Non-Standard
Auto Binder Fax 800-427-2463

NON-PROFIT SOCIAL SERVICES PACKAGE

United States Liability Insurance Company, rated A++ IX by A.M. Best, will allow organizations to purchase the following coverages on one policy with one carrier:

- General Liability
- Property
- Professional
- Directors & Officers
- EPLI

An application is available at www.producerpointers.com or call us for more information

CONTRACTORS WANTED

We can help you place this business! Immediate telephone quotes are available with our 'A' rated carriers. Call us with any questions you may have on the following classes:

- Artisan / Subcontractors
- Roofers
- Swimming Pool Installation, Maintenance & Repair
- Street & Road Construction
- Welders
- Utility Contractors
- Landscaping Contractors
- Metal / Steel Erection
- Heavy Equipment Installation & Repair
- *And many others*



IF IT HAS WHEELS WE CAN WRITE IT!

From 18-wheelers to motorcycles, we have the markets and the expertise to write all of your 'wheels' business, both Commercial and Personal.

Our Staff Directory is enclosed to help you reach the proper person.

LANDSCAPING PROGRAM

Rake up the new business with this program offered by our A+ XV carrier for:

- Lawn care
- Sprinkler maintenance and installation
- Incidental tree trimming

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

A Supplemental Application is enclosed to be used in conjunction with an ACORD application.

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

JANITORIAL PROGRAM

Our A+ XV rated carrier offers the following:

- Primary GL limits to \$3,000,000
- \$5,000 Medical Payments
- Blanket Additional Insured
- Lost Key Coverage
- Property Damage Extension (Care, Custody, Control)
- Excess or Umbrella to \$25,000,000

PERSONAL UMBRELLAS

Let us quote a stand-alone Umbrella policy for all of your qualifying customers with our 'A' rated carriers.

- No underlying carrier requirements
- Coverage over auto, home, boat, rental properties and more
- Limits from \$1M to \$10M
- Young drivers acceptable

Protect you E&O by offering this valuable coverage. Call us at **708-424-0100** and select Option 2 for a prompt quote.

PREMIUM FINANCING

Let us handle collections and give you more time to sell!

- For policies placed with us, just tell us the down payment collected and we will handle the rest.
- For policies not placed with us, send us the signed finance contract

We offer low down payments and competitive rates. Give us a call at **708-424-0100** and select Option 4 if you have any questions.

We are your Specialty Market source!

Contact us on any risk that falls outside of your carriers' appetite – including new ventures.

Specialty Non Profit Package Product

Our **All-In-One** product provides Non Profit Organizations the opportunity to purchase General Liability, Property, and Directors & Officers and Employment Practices Liability including Special Events/Liquor Liability coverage all through **One** application, **One** underwriter, and **One** policy!

ELIGIBLE CLASSES (BUT NOT LIMITED TO):

- ▶ Chambers of Commerce
- ▶ Foundations
- ▶ Trade Associations
- ▶ Business Associations
- ▶ Art/Culture Associations
- ▶ Charitable Associations
- ▶ Booster Clubs

BUSINESSOWNERS (BOP) PACKAGE FEATURES:

- ▶ \$500 Minimum Premium for General Liability and Property combined
- ▶ No General Liability Deductible
- ▶ General Liability coverage included for volunteers
- ▶ Hired & Non-Owned Auto coverage available in most states
- ▶ Property is on Special form with Replacement Cost coverage
- ▶ \$5,000 of Business Personal Property coverage included
- ▶ Equipment Breakdown coverage available
- ▶ Customize your policy by adding Employee Dishonesty, Money & Securities, and other coverage options

DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES FEATURES:

- ▶ Separate Limits of Liability for Directors & Officers and Employment Practices Liability claims
- ▶ Unlimited Defense Costs outside the limit
- ▶ Outside Directorship Liability coverage
- ▶ Coverage for both Monetary and Non-Monetary Claims
- ▶ Full Prior Acts coverage
- ▶ Lifetime Occurrence Reporting Provision for former Directors & Officers
- ▶ Free Human Resources Hotline with unlimited number of calls and no time limits (when EPL is purchased)
- ▶ No Intentional Acts Exclusion on EPL
- ▶ Automatically includes 3rd party discrimination and harassment

SPECIAL EVENTS FEATURES:

- ▶ BOP Policy can include three events with up to 100 attendees within the policy premium
- ▶ Ability to include Liquor Liability in most states
- ▶ Ability to consider events with up to 5,000 attendees

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Available on Admitted basis in most states



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
Non-Standard Auto
Binder Fax: 800-427-2463

CUSTOMER SERVICE DIRECTORY

708-424-0100

**Select 0 - Operator for Personnel not listed
or call our Main Switchboard**

708-423-2350

PERSONAL LINES DEPARTMENT

Non-standard Auto - Including Motorcycles

708-424-0100 Option 1

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

Sharon Graham, Supervisor

Non-standard Auto Binder Fax

1-800-427-BIND (2463)

Office Hours

Weekdays - 9:00 a.m. to 8:00 p.m.

Saturdays - 9:00 a.m. to 5:00 p.m.

All Other Personal Lines

**708-424-0100
Option 2**

Mobile Homes/Recreational Vehicles
Homeowners and Fire, Boats/Yachts

Bonny Johnson

COMMERCIAL LINES DEPARTMENT

708-424-0100 Option 3

**Property, Liquor, General Liability,
Umbrella, Professional**

Brian Buksa
Sandy Martinez
Carmen Sanchez, Asst. Vice Pres - Sales
Bruce Klier, Sr. Vice President - Sales

Commercial Auto, Transportation, Garage

Local, Intermediate, Long-haul
Limousines, Taxis, Tow Trucks
Dealers & Non-dealers

Jean Motykowski
Tracy Hill
Carmen Sanchez, Asst. Vice Pres - Sales
Scott Handelman, Vice President - Sales

Call for immediate telephone quotations

ACCOUNTING

708-424-0100 Option 4

Premium Financing

Debbie Brozak	Juan Lopez
Barbara Nuss	Andrea Jennings
Debbie Jorgensen	

Producer Statements

Karen Grisa	Juan Lopez
Denise Koehler	

Immediate Telephone Quotations Available

Scottsdale Insurance Company

8877 North Gainey Center Drive
 Scottsdale, Arizona 85258
 www.scottsdaleins.com

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5615 W. 95th Street – P. O. Box 5000
 Oak Lawn, IL 60455-5000
 708-423-2350 Fax: 708-425-5077
 Email: quotes@buschbach.com

Vacant Building Program Supplemental Application

(Complete in addition to ACORD General Liability Application)

Name of Applicant: _____

Web Site Address: _____

1. Building information:

Location	Construction	Age	No. of Stories	Vacant Since
No. 1				
No. 2				
No. 3				

Location	Prior Occupancy	Utilities that are still turned on		
		Gas	Electric	Water
No. 1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No. 2		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No. 3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Current Building Use	Square Footage		
	Loc. #1	Loc. #2	Loc. #3
Vacant area			
Describe any areas occupied or leased to others, if any (show area for each):			
Total Building Square Footage			

Has building been condemned? Yes No

Location	Building Security ("X" those applicable)						Neighborhood ("X" those applicable)			
	Board-ed	Locked	Fenced	24-Hour Security	Alarmed	How often do you see the building?	Resi-dential	Com-mercial	Indus-trial	Rural
No. 1	<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"/>
No. 2	<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"/>
No. 3	<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"/>

If sprinklered, is sprinkler system turned off? Yes No

If no, explain: _____

2. Plans for the building(s): _____

Is a building to be demolished or remodeled? Yes No

If yes, please answer the following:

Describe the work to be done: _____

Expected start date: _____

Expected completion date: _____

Who is performing the work? Licensed contractor Applicant acting as general contractor
 Other: _____

Are certificates of insurance obtained from contractors or subcontractors? Yes No

Is a contract containing a hold-harmless clause holding applicant harmless obtained from the contractor? Yes No

Estimated cost for renovation/construction operations:

During next 12 months \$ _____

For entire project \$ _____

If applicant is acting as the general contractor:

Does applicant obtain a written contract from all subcontractors which includes a hold-harmless clause in favor of the applicant? Yes No

Is applicant named as an additional insured on the subcontractor's policy? Yes No

Is scaffolding owned, rented or erected by the applicant? Yes No

Will applicant occupy the building upon completion? Yes No

3. Does applicant have other business ventures for which coverage is not requested?..... Yes No

If yes, explain and advise where insured: _____

FRAUD WARNING:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

FRAUD WARNING (APPLICABLE IN TENNESSEE AND WASHINGTON):

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

APPLICABLE IN THE STATE OF NEW YORK:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

APPLICANT'S NAME AND TITLE: _____

APPLICANT'S SIGNATURE: _____ DATE: _____

(Must be signed by an active owner, partner or executive officer.)

PRODUCER'S SIGNATURE: _____ DATE: _____

Could your customers use an UNSUPPORTED PERSONAL UMBRELLA POLICY?

What's a PUP?

“PUP” stands for Personal Umbrella Policy, which provides an extra layer of very affordable liability **PROTECTION** for your personal assets and future earnings.

ACCIDENTS HAPPEN. That's why people have homeowners and auto insurance. However, if your customers aren't protected by a personal umbrella policy, they could be putting their house or financial assets at risk.

An RLI PUP is a low-cost policy that substantially increases overall liability coverage beyond the basic protection provided under homeowners and auto insurance policies.

RLI, rated A+ by A.M. Best, offers their personal umbrella coverage so your customers can protect their hard-earned assets. Getting a quote is easy and coverage is very affordable.

The RLI Personal Umbrella Policy is available through selected agents and program administrators in all 50 states.



A SMART SOURCE OF PROTECTION FOR YOUR CUSTOMERS

You'll find an RLI personal umbrella policy is a good idea.

- \$1 million to \$5 million in additional insurance
- Backed by a financially secure, A+ rated company
- Your customers can keep their current homeowner/auto insurer
- Immediate coverage available in all 50 states plus D.C.
- New drivers accepted — no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases

RLI[®] | PERSONAL
UMBRELLA
POLICY



www.rlipersonalumbrella.com

For full details on how to access the RLI Personal Umbrella Policy, contact:

Buschbach Insurance Agency, Inc.
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Oak Lawn, IL 60455-5000
708-424-0100 Fax: 708-425-5077