

M. J. Kelly

WHOLESALE INSURANCE BROKERAGE

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M. J. Kelly Premium Payment Plan Advantages:

- Payment plans for any six or 12 month policy we write.
- We offer one through nine month pay plans.
- We send a completed payment plan contract to you with all quotes.
- Send the signed payment plan contract to us.
- Your account will be credited with the down payment the day that we receive it.
- A payment booklet is mailed to your insured or drafts can be done at insured's request.

We can E-mail or fax a contract to you! We accept the agency credit card or agency ACH for a down payment and the insured's credit card for monthly payments. Method of payment can be check, online, ACH, or credit card.

Logging & Lumbering

Highlights:

- Over cutting coverage available
- Logging and lumbering extended coverage available

General Liability:

- GL limits available up to \$1,000,000/\$2,000,000; defense is outside the limits
- Over cutting sub-limits of \$100,000/\$200,000 aggregate automatically included; defense is outside the limits
- Logging and lumbering extended coverage available with \$100,000/\$100,000 fire damage; \$100,000/\$100,000 vehicle damage
- Occurrence-based coverage

Rated A (Excellent) by A.M. Best

Farm Equipment Sales & Service

We have what you're looking for

Let us use our expertise with garage coverage to drive new growth in your business. We know the unique risks of the farm equipment sales and service industry and have the right coverage solutions for diverse needs.

What we offer

- A full range of coverage including auto liability, garagekeepers and dealers physical damage
- Additional coverage options including providing coverage for farm implements
- The new garage dealer and service product now offers the ability to indicate general liability coverage on certificates of insurance

Eligible equipment includes

- Ride-on tractors and lawn mowers
- Small dozers
- Threshing machines
- Combines
- Implements



*Merry Christmas from your
friends at M. J. Kelly Company!*

Let's Talk It Out!

Before you fill out another application, pick up the phone and call your M. J. Kelly



underwriting team to discuss your risk! We can usually give you a phone quote, indicate pricing, and/or get you the right supplemental application you need the first time. Phone quotes aren't available on all accounts, but a quick call to us is a great place to start and a good way to save time. Don't spend valuable time filling out 10 different applications when you can write business more efficiently with M. J. Kelly. We're here to help YOU write business, so call us today.

Holiday Events

Call for immediate binding up to \$1 million limit. We can even



provide liquor liability for your special events. We are your holiday headquarters, and we have the coverage your customers need for special events for clubs, parades, Christmas tree lots, holiday parties, and festivals.



A JenCap Holdings Company

Ask about M. J. Kelly Company Premium Payment Plan.

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M. J. Kelly Company

WARM UP this winter!



OPEN THE DOOR TO NEW OPPORTUNITIES THIS WINTER SEASON

While you may be taking additional steps to keep the chill out of the air, don't close the door on the many business opportunities winter presents. Winter weather, sporting events, and many other seasonal activities can bring increased business volume and new opportunities for a broad range of businesses. Offer your clients reliable coverage and service so they can relax and enjoy the many benefits the winter season has to offer!

We can write more than 1,500 different classes of business including restaurants, bars, taverns, health clubs, beauty parlors and barbers, special events and festivities, winter sport camps and leagues, sports instructors and many more. We can provide you access to an insurer who understands the wide variety of risks that all of these businesses present, and provides quality coverage to help keep you and your customers protected through the winter.

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Remodelers Coverage from M. J. Kelly Company

Highlights:

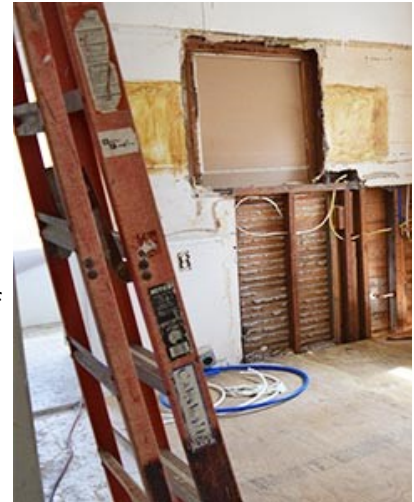
- Blanket Primary Additional Insureds and Blanket Waiver of Subrogation available (includes completed operations in most states)
- ISO Additional Insured endorsements available
- Construction Project General Aggregate Limit available
- No classification limitation endorsement
- Incidental professional coverage available for licensed contractors
- Lead based paint renovation, repair and painting coverage option for Insureds who are EPA certified
- Coverage for insureds using uninsured/underinsured subcontractors and 1099 workers

General Liability:

- GL limits available up to \$2,000,000/\$2,000,000; defense is outside the limits
- Damage to premises rented to you up to \$100,000
- Medical payments up to \$5,000
- Additional Insureds coverage available
- Occurrence-based coverage

Property:

- Commercial property coverage is available for buildings, business personal property and loss of earnings
- Property Plus—Direct damage endorsement with 32 additional coverages
- Increased radius endorsement
- Inland marine coverage for equipment and tools—scheduled and unscheduled options available



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DEBRIS REMOVAL COVERAGE

We're here to help YOU write business:

- Contractor must be licensed as required by state and federal law where work is being performed.
- No remediation work or disposal of hazardous materials/waste is permitted.
- All equipment used is small to medium sized (e.g., Bobcat). No use of cranes or heavy equipment is permitted.
- All subcontracted debris removal exposures require verification of insurance with limits equal to the insured.

Coverages (with repair work separately rated)

Tree trimming—Confirm at least three years' experience

Roofing—Confirm at least three years' experience

Wrecking of buildings/demolition—submit to us!



Minimum Premium

If no tree work or roofing operations:

- \$500 minimum premium

If any tree work:

- \$1,000 minimum premium

If any roofing operations:

- \$1,500 minimum premium

Deductible

If any tree work:

- \$2,500 combined bodily injury and property damage

If any roofing operations:

- \$1,000 combined bodily injury and property damage

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