

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.

You have arrived... Garage Coverage

With an extensive array of competitively priced garage classes you have found the quickest route to garage coverage.

ELIGIBLE BUSINESSES:

- General repair on private passenger type vehicles
- Auto dealers
- Auto detail operations
- Auto upholstery repair
- Body and/or paint shops with a spray booth
- Farm equipment/tractor sales/repair
- Brake repair
- Muffler repair
- Transmission repair
- Frame alignment shops that use computerized machinery and measurement systems
- Motorcycle sales/repair
- Motorhome/RV sales/repair
- ATV/snowmobile/golf cart sales/repair
- Tractor/trailer sales/repair
- Trailer hitches—bolt on
- Salvage yards
- Valet operations



PRODUCT FEATURES

- Limits up to \$1 million each accident
- \$5,000 Medical Payments coverage
- Broadened coverage
- Damage to rented premises
- Dealers E&O (Title E&O, Truth in Lending and Federal Odometer E&O)
- Broad form products
- Garagekeepers Legal Liability and Direct Primary available per guidelines
- Dealers' Physical Damage available per guidelines
- Ability to package Building and Business Personal Property on a Garage policy

Guided Tours and Expedition Outfitters



GUIDED TOURS INCLUDE:

- ATV
- Bicycle
- Boat
- Dune buggy
- Hiking
- Horseback
- Segway PT
- Snowmobile
- Jeep/van/bus
- Tram

DID YOU KNOW:

- Short term policies are available
- Coverage not available for white water rafting, mountain climbing and skydiving operations

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.



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



A JenCap Holdings Company

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Specialty Training Operations

Coverage Offered:

- Commercial General Liability
- Professional Services for Acts, Errors and Omissions (BI and PD Triggers)
- Participant Injury Coverage (subject to Participant Injury Warranty Provision—when applicable)
- Independent Contractor Instructors included as additional insureds
- Occurrence
- Defense outside
- First dollar coverage, small to moderate deductibles, SIRs

- ⇒ Security Guard Training
- ⇒ Security Screening Training
- ⇒ Specialty Trade Training Schools (Masonry, Carpentry)

Risk Appetite

- Limits up to \$10,000,000
- Start-ups to accounts with up to \$25,000,000 in revenue

Submission Requirements:

- ACORD Application
- Description of training operations
- Resumes or experience of insured/trainers
- State in which training is being provided
- Age of participants
- If independent contractor trainers are used, include description of services provided
- Copy of waiver, release or unsigned notification/disclaimer

Eligible Exposures:

- Classroom and physically active training in which training participants are engaged in demanding or hazardous physical activities
- Privately operated specialty training companies
- Light, moderate or high hazard operations involving exposures to participant injury
- ⇒ Diving Instruction Recreational or Commercial
- ⇒ Explosives Removal and Detonation Training
- ⇒ Firearms Training (Military, General Public)
- ⇒ Firefighting Training
- ⇒ Guard Dog Training
- ⇒ Job-Site Safety Training
- ⇒ Law Enforcement Tactical Training
- ⇒ Medical Emergency Training (CPR, EMT)
- ⇒ Mobile Equipment Training
- ⇒ Personal Protection/Safety Training
- ⇒ Remote Search and Rescue Training



VALET PARKING COVERAGE FROM M. J. KELLY COMPANY



The key to profitability

Valet Parking

We are your market for the following businesses conducting valet parking services:

- Retail establishments
- Museums
- Airports
- Special events (incidental exposures)
- Restaurants
- Condominiums/apartments
- Sports/entertainment venues
- Hotels/motels
- Casinos

Product Highlights

Overnight parking for select risks

Over the road exposure, up to two lanes

Low minimum deductibles

\$1 million/\$2 million garage liability limit

Garagekeepers coverage available

Additional Coverage Options

Garage medical payments

Damage to rented premises

Broadened coverage

Additional insureds

Contact our underwriters with questions and to learn more

A+XV (Superior) A.M. Best Rated Carrier with

Quality Claims Service



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LIQUOR LIABILITY

Liquor Liability

Businesses that sell and serve alcohol have a critical need for comprehensive Liquor Liability coverage, especially in today's litigious environment, and what most insurance companies offer varies widely. Our Liquor Liability policy serves all types of hospitality risks including hard-to-place bars and nightclubs.

Product Highlights

- Monoline Liquor Liability for establishments that sell or serve alcoholic beverages, offering protection for covered claims of negligent sale or service
- Key Advantages
 - ⇒ Assault & Battery included or available for additional premium
 - ⇒ No cap on alcohol sales
 - ⇒ Defense costs outside the limit
 - ⇒ Risks with security and major entertainment acceptable
 - ⇒ Liquor License Holder included as Additional Insured automatically
 - ⇒ Coverage available for both licensed and unlicensed operations

Limits Available

- Up to \$1,000,000/\$2,000,000 Liquor Liability
- No sublimit on Assault & Battery (\$100,000/\$300,000 sublimit on adult clubs only)

Preferred Classes

- Bars
- Restaurants
- Private Fraternal Clubs
- Retail Liquor/Convenience Stores
- Nightclubs
- Adult/Gentleman's Clubs
- Banquet Halls
- Caterers/Bartending Services
- Wholesale Distributors
- Various Unlicensed Risks

Restricted Classes

- Wineries
- Bottle Service
- Aggressive drink specials
- After-hours clubs
- Multiple prior Liquor and/or Assault & Battery claims
- Territorial restrictions could apply



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