

M. J. Kelly

WHOLESALE INSURANCE BROKERAGE

February 2019 · Volume 33, Issue 2 · North Carolina

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

M. J. Kelly Company—North Carolina
www.mjkelly.com • 1-800-873-8374
myount@mjkellyar.com • Fax: (501) 945-6083
15720 Brixham Hill Ave., Suite 300 • Charlotte, NC 28277

Home Health Care

Basic Care/Non-Nursing Services and Skilled Care/Nursing Services

We offer General and Professional Liability and Property coverage and can insure:



- **Basic Care/Non-Nursing Services:** Home Health Care Agencies, Nurse Registries including Therapists & Aides, Homemaker Health Aides, Home Companions and Certified Nursing Assistants.
- **Skilled Care/Nursing Services:** Home Health Care Agencies and Nurse Registries including Therapists & Aides.

General Liability:

- GL Limits available up to a \$2,000,000 limit with defense outside the limits
- Optional Sexual Molestations coverage with defense outside the limits
- Optional Hired and Non-Owned Auto coverage (46 states) - \$1,000,000 liability limits
- Damage to Premises Rented to You up to \$100,000
- Medical Payments coverage available
- Employees as Insureds available
- Occurrence-based coverage

Property:

- Commercial Property is available for Buildings; Business Personal Property; and Loss of Earnings
- Property extension/enhancement endorsement includes personal effects and property of others, valuable papers, property off premises, signs, sewer and drain backup, etc.
- Property Floaters available to cover Equipment and Tools



M. J. Kelly Company—North Carolina
www.mjkelly.com • 1-800-873-8374
myount@mjkellyar.com • Fax: (501) 945-6083
15720 Brixham Hill Ave., Suite 300 • Charlotte, NC 28277

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



M. J. Kelly Company—North Carolina
www.mjkelly.com • 1-800-873-8374
myount@mjkellyar.com • Fax: (501) 945-6083
15720 Brixham Hill Ave., Suite 300 • Charlotte, NC 28277

M. J. Kelly Company

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



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



M. J. Kelly Company—North Carolina
www.mjkelly.com • 1-800-873-8374
myount@mjkellyar.com • Fax: (501) 945-6083
15720 Brixham Hill Ave., Suite 300 • Charlotte, NC 28277