



MARKETING & PRODUCT GUIDE

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Eastern Underwriting Managers is a multiline MGA/Wholesaler located in Knoxville, TN. Our focus is to provide solutions for small to medium size retail insurance agents with a quick quote turnaround time. We do not require a volume commitment or a fee to do business. Our markets will accommodate various industry segments and will be available in almost every state. Please take a moment to review the following product information and feel free to send an application or call our office for any additional information.

Trucking • Workers' Compensation • Commercial General Liability •
Property • Professional Liability • Garage Liability •
Environmental/Pollution Coverage • Inland Marine • Excess/Umbrella •
Business Owner's Policy • Liquor Liability

BIND ONLINE

Eastern Underwriting Managers is a Wholesale Insurance Broker that grants our appointed agents immediate access to numerous digital markets, allowing the ability to quote & bind online instantly.



Scan the QR code to explore our digital markets.

www.easternunderwritingmangers.com/bind-online

TRANSPORTATION

We have a team that specializes in transportation related risks ready to assist you and find the best solutions.

Dump Truck States - AL, AR, CA, CO, GA, KY, LA, MS, NC, OK, SC, TN, TX

Eligible Dump Truck Risks:

- Haulers of Sand, Gravel, Dirt, and Building Materials
- Agriculture Hauling
- Roll-Off Dumpster Operations
- Truck-Tractors and Single Unit Dump Trucks accepted
- 300-mile radius max
- 1-10 power units max
- Truck age 1-20 years old
- Drivers with 1+ years CDL and 1+ years dump truck experience
- New ventures accepted with drivers that have 2+ years CDL and 2+ years dump truck experience



Dump Truck Coverages:

- Auto Liability up to \$1M CSL
- Physical Damage
- Cargo
- General Liability

Ineligible/Prohibited Risks:

- Trucks older than 20 years
- Radius over 200 miles
- Double or triple trailers
- Frac Water, Liquid Asphalt

Submission Requirements:

- Completed Dump Truck Application
- All driver MVRs currently valued within the last 35 days (no exceptions)
- 3 years currently valued Loss Runs within last 45 days

MONO-LINE PHYSICAL DAMAGE & CARGO

Cargo

- \$100K-\$500K limit options
- Local and long haul
- New Ventures 1-4 units total (drivers must have >2 years experience)
- General dry van operations
- Refrigerated operations
- Flat bed operations (no oversized or overweight operations)
- Automobile haulers (\$75K limit any one auto)
- Intermodal/Containerized freight operations (300 mile radius)



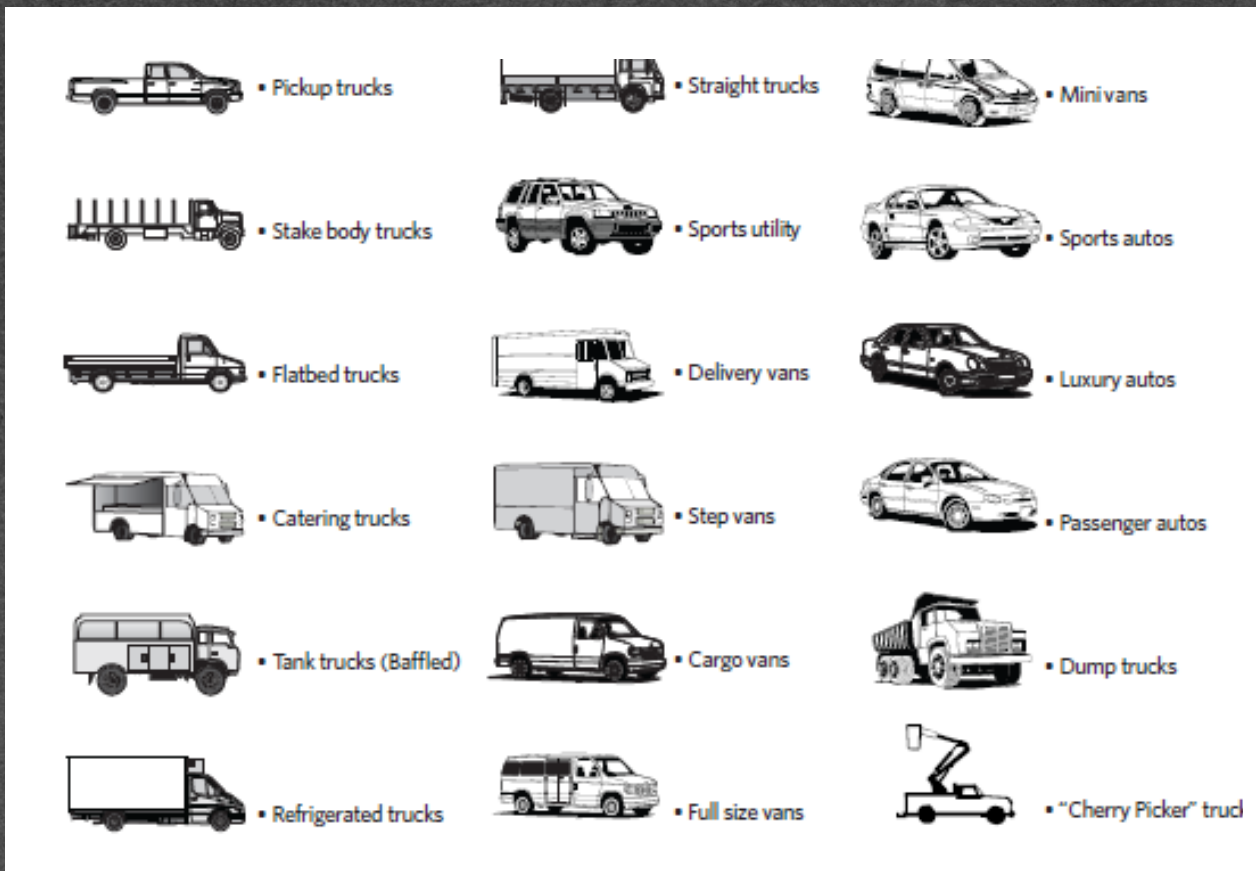
*Additional Cargo Coverages - Spoilage or Freezing Coverage, Additional Coverages Plus Endorsement, Pollutant Clean Up and Removal, Non-Owned Container and Trailer Interchange and more

Physical Damage

- All vehicle options available
- Very few restricted classes
- Vehicles & trailers must be 25 years or newer
- Targeting 25 power units
- No restrictions on vehicle values
- No restrictions on driver experience
- Towing and storage included
- Trailer interchange coverage available

COMMERCIAL AUTO

- Specializing in artisan and light to medium commercial risks
- Liability limits up to \$1 Million combined single limits
- Non-fleet businesses with up to 9 power units
- State filings available (no federal filings)



Business Types

- Service
- Commercial
- Non-Business
- Courier
- Heavy
- Over 16,000 class codes available

WORKER'S COMP PROGRAM

Program Highlights

New Ventures Eligible • Individual Account Underwriting • Low Minimum Premiums

Eligible Classes Include (but not limited to):

- Alarm Installers
- Attorney's Offices
- Butchering
- Cabinet Makers
- Carpet Cleaning
- Car Dealerships
- Carpentry
- Civic/Social Clubs
- Concrete Construction
- Daycares
- Door Installation
- Electrical
- Excavation
- Farms
- Fence Erection
- Fixture Installation
- Flooring
- Garbage/Refuse Collection
- Gas or Oil Dealer
- Gas Stations/C-Stores
- Home, Public, & Traveling Healthcare
- Hospital
- Hotels/Motels
- HVAC
- Landscaping
- Logging/Sawmills*
- Lumber Yards and Janitorial Services
- Machine Shops
- Manufacturing
- Masonry
- Non-Emergency Transport & Auto/Heavy Truck Repair
- Plumbing and Framers
- Retail
- Roofing
- Security Guards (Armed/Unarmed)
- Tree Trimming
- Trim Carpentry
- Trucking
- Wallboard

Restaurants

- Delivery up to 30%
- Live Entertainment Accepted
- Caterers
- Bars/Taverns
- Deli's
- Fine Dining
- New Ventures and Lapses Accepted
- Pizza Delivery (limited states)



Commercial Package & Professional Coverage Available for Allied Healthcare

- Homehealth Aides - Non Medical
- Dental Assistants
- Cosmetologist/Barber
- Nutritionist
- Athletic/Fitness Trainers
- Massage Therapists
- Day Spas
- Faith Based Counseling
- Mental Health Counseling
- Wellness Counseling
- Social Worker
- Speech Therapy
- School Guidance Counseling
- Health Education
- Learning Disability Consultant
- Physical Therapy
- Dieticians

CONTRACTOR GENERAL LIABILITY PROGRAM

Artisan Contractors, General Contractors 100% Paper Contractors, Remodeling Contractors, Custom Home Builders

Eligible Classes Include (but not limited to):

- Concrete Construction
- Electrical
- HVAC
- Janitorial Services
- Landscape/Tree Trimming
- Masonry
- Handyman
- Plumbing/Septic Work
- Trucking/Garbage Haulers
- Carpentry
- Roofing
- Demolition
- Excavation
- Swimming Pool
- Contractors

Coverage Also Available for:

- Contractors' Equipment
- Rented Equipment
- Installation
- Floater
- Heavy Construction Equipment
- Builder's Risk
- New Ventures
- 100% Paper Contractors
- Up to 10% Uninsured Subs

*Optional Coverage available for Blanket Additional Insureds, Waiver of Subrogation, Per Project Aggregate, Primary & Noncontributory and Completed Ops



COMMERCIAL SPECIALTY PROGRAMS

Environmental Coverage – General Liability, Contractors Pollution Liability, Professional Liability, Excess, Tank Safe



- Remediation & Abatement Contractors
- Storage Tank Installation
- Fire & Water Damage Restoration
- Environmental Consultants
- Environmental Testing/Monitoring
- Non-Environmental Contractors
- Non-Environmental Sites/Facilities
- Tank Safe available for the following: Airports, Auto Dealerships, Hospitals, Gas Stations, Convenience Stores, Schools, Manufacturing Plants

Garage Service – New Ventures Eligible, General Liability, Property, Garage Keepers, and Workers Comp available for most classes

Eligible Classes Include (but not limited to):

- Auto Body Shops
- Quick Lube
- Auto Service
- Car Wash/Detail Shops
- Auto Repair
- Emissions Testing



COMMERCIAL SPECIALTY PROGRAMS (CONT.)



Professional Liability

- Cyber Liability
- Crime Coverage
- Directors & Officers
- Employment Practices Liability
- Insurance Agents E&O
- Real Estate E&O
- Community Associations
- Property Managers Professional
- Specified Professions
- Network & Media Liability

Liquor Products for Hospitality

- Fine Dining Restaurants
- Fast Food Restaurants
- Carry Out Only Restaurants
- Bars/Taverns
- Sports Bars
- Breweries and Micro Breweries
- Night Clubs
- Catering
- Concessionaires
- Bartending Services
- Special Events
- Liquor Retail Stores
- Convenience Stores
- Gasoline Stores



Commercial Package Target Classes of Business

- Convenience Stores
- Gasoline Stores
- Lessor's Risk
- Mainstreet Mercantile
- Childcare Facilities
- Fitness Centers
- Hardware Stores
- Pet Daycare & Grooming
- Strip Centers
- Office Packages
- Electronic Stores
- 1-4 Family Dwellings
- Hotels/Motels
- Apartment Complexes
- Wholesales/Distributors
- Games & Entertainment
- Vacant Building
- Vacant Land
- Farming Exposures
- Home Based Businesses
- Special Events
- Restaurants/Bars/Taverns



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