



# Advanced E&S News

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## PRODUCTS AND SERVICES

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- Restaurant Package Program
- Citizens Wrap-Around Product
- Habitational/Mercantile Program
- Monoline Windstorm Program
- Builder's Risk/Renovation Program
- Vacant Building Program
- Stock Throughput Program
- Event Cancellation

## KEY OFFICE CONTACTS

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## Citizens.....Are You Ready?

As we are aware, Citizens Property Insurance Corporation's board of governors gave its approval of expanded commercial property insurance coverage for small businesses across Florida. Citizens will provide up to \$1 million in wind coverage to business owners with no more than \$10 million of total insured value.

At **Advanced E&S** we specialize in providing comprehensive insurance coverage for Specialty Property, offers a **flexible property wrap-around** that offers DIC property coverage // time element // law & ordinance // general liability per building under a single insurance program for Citizen's policies. Program includes:

- Minimum deductible of \$1,000 and minimum premium of \$1,000
- In house binding authority
- **Wind in Excess of Citizens available including first dollar Business Interruption in wind-pool areas!**
- All real/personal property and extra expense
- Loss of Rents including wind
- Law & ordinance
- Electronic and Data Processing Equipment, Satellite Dishes, TV and Radio Antennas, Glass, Fine Arts
- Coverage for miscellaneous common areas including docks, tennis courts, light poles, walls/fences
- Building ordinance coverages available
- Equipment breakdown coverage available
- Wind supplemental coverage for loss of rents
- General Liability and Umbrella coverages available
- Monoline property with Blanket Flood in most "A" zones
- Inland Marine coverage

Citizen's policies can be restrictive and may not cover all the perils you encounter. This coverage picks up where the Citizen's broad form coverage typically ends. **Advanced E&S Group's** wrap-around option eliminates such gaps in coverage.

**Family & Fine Dining Restaurant** program includes property general liability, liquor, crime, equipment breakdown and garage keepers based on square footage.

**Builder's Risk/Renovation/Vacant Building** program includes both commercial and residential with property/general liability/monthly on a reporting form basis.

### CLAIMS BULLETIN

For your specific claim inquiry by insured's name please contact the appropriate claims representative from the list below:

- A thru L:** Evelyn Baylis Tel: (954) 416-9608 Fax: (954) 416-9609  
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