



FEBRUARY 2023
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY
ALABAMA NEW PACKAGE AND GENERAL LIABILITY PROGRAM

Key Highlights:

- Admitted and "A-" rated by AM Best.
- Limits up to \$1mm/\$2mm Liability.
- Limits up to \$1 mm Property per location.
- Focused on small businesses under \$5 million of sales and 50 employees.
- Package Classes of business include but not limited to: Retail, Banks, Offices, Warehousing, Strip Shopping Centers, Lessor's Risk Only, Grocery Stores, Dwellings and many other classes.

Wind available in all counties except:

Baldwin and Mobile

Key Exclusions in Guidelines:

1. New ventures or risks with less than 2 years in business.
2. Risks with a lapse in coverage.
3. Risks with a prior non pay cancellation in the last 5 years.
4. Insureds with a prior felony (unless before age of 25, then submit).
5. Risks with prior losses in the last 3 years (unless not at fault, such as weather related or non-negligent cause of loss).
6. Risks with prior non-renewal/cancellation for outstanding loss control recommendations.
7. Risks with prior non-renewal/cancellation for claims reasons.
8. Risks with pending suits against them (business or personal).
9. Risks with outstanding child support orders.
10. Risks with mortgages in arrears, in foreclosure or receivership.
11. Risks whose roof is more than 20 years old, if other than tile or slate.
12. Risks in PC 10 which are frame construction.
13. Risks with aluminum wiring, knob and tube wiring, Federal Pacific or Zinsco electric panels or fused circuits, even partially.

Need a Quote?

Submit accords and loss runs (if losses in the past 3 years); for Contractors also please submit a contractor supplemental form completed. Submit applications and any supplemental apps to: commercialsubmissions@ibgreen.com.

Remember! Please call our Underwriting Department for exceptions or more information. We want to help you write the business, not turn it away.

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