



**FEBRUARY 2023**  
**UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY**  
**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, Lessors Risk Only, Grocery Stores, Dwellings and many other classes.

**Property With Wind Counties:**

Alachua, Baker, Bradford, Calhoun, Clay, Columbia, Gadsden, Gilchrist, Hamilton, Holmes, Jackson, Lafayette, Lake, Leon, Liberty, Madison, Marion, Orange, Osceola, Polk, Putnam, Seminole, Sumter, Suwanee, Union, Washington.

**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. No Wind Coverage for buildings built prior to 2000.
11. No Wind Coverage for Frame construction.

**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 supplementals to: [commercialsubmissions@ibgreen.com](mailto:commercialsubmissions@ibgreen.com).

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***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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