

About

HULL NORTHEAST'S COMMERCIAL LINES TEAM

For over 50 years, we have provided a wide variety of products from the top carriers in our business. Our ability to underwrite binding authority and broker large complex accounts at the same seat will be of great value to your high-risk clients. On our market access, carrier relationships and expertise has proven success to our valued retail agency partners. Take a look inside all we have to offer, and then give a call to Hull!

Our Commercial Lines Programs offer:

- Admitted and non-admitted offerings
- A.M. Best "A-" rated or better carriers
- In-house binding authority capability
- Nationwide brokerage capability
- Online slot rated and private label products available
- Specialized local sales staff with regional and product expertise



NORTHEAST

220 Gibraltar Road, Suite 100
Horsham, PA 19044
215.443.3500

300 Executive Drive, Suite 350
West Orange, NJ 07052
215.443.3500

MID-ATLANTIC

One Forestwood Drive, Suite 203
Pittsburgh, PA 15237
412.369.2500



Explore our
**COMMERCIAL LINES
PROGRAMS**



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PRODUCTS

- Commercial Packages
- General Liability
- Umbrella & Excess Liability
- Property
- Inland Marine
- Ocean Marine
- Environmental Liability

CONTRACTORS

- Construction Wrap Ups & Project Specific Cov.
- Practice Policies
- Artisan Contractors
- General Contractors
- Residential, Commercial & Industrial
- Developers
- High Risk Trades
- Discontinued Operations
- Commercial Auto and Workers' Compensation available on select risks

REAL ESTATE

- Apartments
- Condominium Associations
- Commercial Lessor's Risk
- Industrial Lessor's Risk
- Senior Housing
- Assisted Living Facilities
- Subsidized Housing
- Student Housing
- Vacant Properties
- Hotels

MANUFACTURERS, WHOLESALERS, DISTRIBUTORS

- Consumer Products
- Industrial Products
- Children's Toys
- Auto Parts (Critical & Non-Critical)
- Ingestible Products
- Medical Products
- Cosmetics
- Discontinued Product Liability
- Product Recall

ENVIRONMENTAL

- Contractors
- Consultants
- Manufacturers
- Waste Treatment and Recycling
- Storage Tanks
- Packages available for most risks (incl. GL, CPL, E&O, TPL, EIL and more)
- Commercial Auto and Workers' Compensation available on select risks

CANNABIS & HEMP/CBD

- Cultivators
- Wholesale/Distributors
- Harvesters
- Transportation
- Manufacturers
- Dispensaries & Retailers
- Laboratories
- Lessor's Risk
- Ancillary Businesses

HOSPITALITY

- Restaurants
- Bars
- Taverns
- Nightclubs
- Gentleman's Clubs
- Hotels

Many more classes of business available!

About

HULL NORTHEAST'S PROFESSIONAL LINES TEAM

- Our team is very experienced in difficult to place risks with unique skills in customizing coverage to meet the needs of your clients. We have access to an extensive marketplace of both Admitted A+ rated domestic carriers and international markets in London and Bermuda. We've put significant emphasis on creating custom amendatory coverage language in many product lines to ensure your clients are getting best in class coverage.
- We have also put significant resources behind sophisticated, yet easy to use online quoting portals to allow you to easily transact small business risks and have the confidence that your clients are well protected as a result of our thorough coverage vetting process. Simply put, you can obtain best in class coverage 24 hours a day.
- We pay competitive commission on all of our business and further reward our loyal retail agents as they grow with us. In most cases, we pass along even higher commission when you utilize our online quoting systems. Just ask us for a demo of our capabilities.
- We have the ability to develop affinity programs for you and to offer white label marketing and online quoting resources. Our value proposition is to marry our experience with technology advances to bring you a better way to handle every opportunity on your desk, more efficiently.



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CYBER LIABILITY

- Privacy Liability
- Network Security
- Business Interruption & Contingent Business Interruption
- Bricking - Hardware Replacement
- Full Prior Acts Available on Most Policies
- Regulatory Liability
- Cyber Crime including: *Social Engineering, Funds Transfer Fraud, Client Phishing Fraud, Invoice Manipulation, Cryptojacking*
- Access to Cost Effective, High Limits Excess Liability



TECHNOLOGY E&O

- Technology Services Coverage
- Technology Products Coverage
- Cyber included on most policies
- Regulatory Liability
- Cost Effective Excess Available for Technology E&O as well
- Media Liability including Social Media



MEDIA LIABILITY

- Occurrence forms available
- Competitive on:
 - *Production Companies*
 - *Social Media Influencers*
 - *Reality Programming*
 - *And More*
- Coverage can include the following:
 - *Copyright/Trademark*
 - *Infringement*
 - *First Party Coverage*
 - *Malicious Code*
 - *Merchandising*
 - *Public Relations Coverage*
 - *Third Party Liab. Coverage*
 - *Unauthorized Access*



ENVIRONMENTAL

- Contractors
- Consultants
- Manufacturers
- Waste Treatment and Recycling
- Storage Tanks
- Packages available for most risks (incl. GL, CPL, E&O, TPL, EIL, & more)
- Commercial Auto and Workers' Compensation available on select risks



DIRECTORS & OFFICERS

- Non-Profit Organizations
- Condo/Homeowners/Property Owners Associations
- Particularly Effective on Start-up Business and Healthcare D&O Opportunities
- Private Companies
- Independent Directorship Coverage
- Additional Side A Excess on Start-up Business and Healthcare D&O Opportunities
- Side A Excess with Difference in Conditions Coverage



EMPLOYMENT PRACTICES LIABILITY

- Aggressive EPL appetite for organizations of all sizes
- All classes can be written including:
 - *Auto Dealers*
 - *Law Firms*
 - *Physicians*
 - *Restaurants, Hotels & Country Clubs*
 - *And Many More*
- Optional Coverages:
 - *Defense Outside of Limits of Liability*
 - *Punitive Damages*
 - *Third Party Liability*
 - *Wage & Hour*
 - *Workplace Violence*
 - *Immigration*



REPS & WARRANTIES

- 12+ Carriers
- Minimum Premiums as low as \$100,000
- Relationships with markets that will not charge an underwriting fee



MEDICAL SERVICES

- Medical Facilities & Surgeons
- Assisted & Independent Living Facilities
- Medical Spas
- Skilled Care Homes
- Occupational Therapy Centers
- Clinical Trials
- Pharmacies
- Home Health Care
- Physical Therapy Centers
- Hospitals
- Nurse Practitioners and Physicians Assistants
- Labs
- Medical Equipment Providers
- Surgery Centers
- Telemedicine
- Mental Health Care Providers
- Virtual Care
- Medical Billing
- Hard to Place Physicians
- And Many More

Optional GL coverage available on many classes.



REAL ESTATE AND CONSTRUCTION E&O

- Contractor's E&O
- Construction Managers E&O
 - *GL coverage available for agency construction managers.*
- Real Estate Developer's E&O
 - *Coverage to include work on owned properties.*
- Real Estate Brokerage E&O
 - *Coverage can be negotiated to include competitive limits for the following:*
 - Failure to Disclose Pollutants
 - Fair Housing/Discrimination
 - Contingent Bodily Injury/Property Damage, Lockbox, Open House



ERRORS & OMISSIONS

- Contingent BI-PD can be negotiated into most quotes
- Coverage available for most classes including:
 - *Accounting Firms*
 - *Architects & Engineers*
 - *Business Brokers*
 - *Computer Consultants/Programmers*
 - *Consultants*
 - *Contractors*
 - *Employment Agencies*
 - *Home Inspectors*
 - *Environmental Consultants & much, much more*
 - *Insurance/MGA's*
 - *Agencies/Brokers*
 - *Law Firms*
 - *Property Managers*
 - *Real Estate Agents/Brokers*
 - *Staffing*
 - *And many more.*

Optional GL coverage available on many classes.



INTELLECTUAL PROPERTY

- Patent and IP Infringement Liability
 - *Coverage for defense of claims including legal costs, damages, settlements and counterclaims*
- Defense and Offensive Coverage Available
 - *Offensive coverage allows for the pursuit of competitors infringing on your clients IP*
- Can cover loss of profit in the event your client loses an infringement case
- Market leading turnaround times for underwriting
- Coverage is available for a wide range of industries (healthcare/drug discovery, software, manufacturing, and many more)



HUMAN / SOCIAL SERVICES

CLASSES IN OUR APPETITE INCLUDE

- Adoption/Foster Care Agencies
- Correctional Care Agencies
- Counseling Risks

Excess limits can be available for select risk when your direct market is reducing their professional or abuse limits - even on an occurrence form.