

TOWER SPECIAL FACILITIES HIT LIST – JANUARY 2006

SUZANNE SNAGS THE BUSINESS:

Professional Liab./Directors & Officers Liab./Employment Practices Liab. Risks:

Title Insurance Errors & Omissions Liab. - \$500,000/1,000,000 Limits - \$6,215 Premium

Non-Profit Directors & Officers Liab. - \$1,000,000 Limit - \$2,386 Premium

Non-Profit Directors & Officers Liab. - \$500,000 Limit - \$744 Premium

Real Estate Errors & Omissions Liab. - \$1,000,000 Limit - \$2,119 Premium

Employment Practices Liab. - \$250,000/1,000,000 Limits - \$2,300 Premium

- Suzanne Coggon, ext. 19
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RENEE REVEALS SUCCESSES:

Brokerage Risks:

General Liability – Propane Delivery

General/Excess Liability – Castings, Tire-Changing Machines and
Wheel Balancing Machines Imported from Asian Markets

General Liability – Machinery Maintenance Contractor

General/Professional Liability – Home Health Care Service

Directors & Officers Liability – Non-Profit Charity

Errors & Omissions Liability – Senior Guardianship Service



- Renee Jendusa, ext. 18
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GARY GRAPPLES TO WRITE THE TOUGH RISKS:

Brokerage Risks:

Professional Liab. – Construction Management Firm - \$750,000 Receipts –
1,000,000 Limit with \$15,000 deductible

Contractors Pollution/Professional Liab. – Firm Performing Hydrogeological
Investigations, Civil Engineering, & Regulatory Compliance Activities –
\$4.5 Million Receipts - \$5,000,000/8,000,000 Limits with \$25,000 deductible

Professional Liab. – Building Design Architect - \$250,000 Limits - \$20,000 deductible

- Gary Kubesch, ext. 24
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KELLY KOVERS YOUR KLIENTS:

Brokerage Risks:

Professional Liab. – Electrical Design Contractor

Product Liab. – Nutritional Supplement Manufacturer

Storage Tank Pollution Liab. – Multiple-Location Gas Station Owner

Property/General Liab. – Fireworks & General Merchandise Retailer

Property/General Liab. – Welder of Miscellaneous Equipment

Product Liab./Umbrella/Foreign Liab. – Manufacturer of Hospital & Nursing Home Eqpt.

- Kelly Tautges, ext. 17
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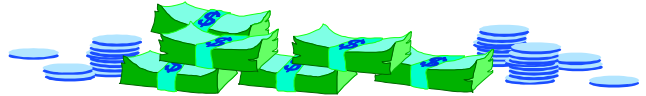
TODAY'S  **SPECIAL** *News*

from Tower Special

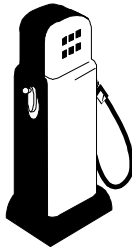
TAX SEASON is almost upon us, which is a taxing time for your **Accounting Insureds!** Well over half of Liability claims against these professionals arise from client tax work. Complex, evolving tax codes and issues of engagement between CPAs and clients contribute to this problem. Accountants are often limited legally in what they can ask clients while resolving technical tax issues.

Beyond tax-related lawsuits, Accountants are also susceptible to legal action that includes:

Financial statement preparation
Investment fraud
Defalcation (embezzlement)



MAKE SURE your Accountant Clients have excellent Professional Liability coverage--contact Suzanne Coggon (ext. 19), Renee Jendusa (ext. 18), Kelly Tautges (ext. 17), or Gary Kubesch (ext. 24) for information about our **ACCOUNTANTS PROFESSIONAL LIABILITY** markets and coverage plans.



LISA LINKS YOU TO SUCCESS:

Brokerage Risks:

- Pollution Liab./GL/Professional Liab. – Environmental Contractor/Consultant –
\$1,000,000/2,000,000 Limits - \$2,750 Premium
- Pollution Liab. – Occurrence Form for Plumbing & Heating Contractor –
\$500,000 Limits - \$2,500 Premium
- Storage Tank Pollution Liab. – Wholesale Fuel Dealer with 3 Storage Tanks –
\$1,000,000 Limits - \$984 Premium
- Storage Tank Pollution Liab. – 3 Gas Stations – 6 Tanks Total - \$1,000,000
Limits - \$2,690 Premium
- Storage Tank Pollution Liab. – Gas Station with 3 Tanks - \$1,000,000/
\$2,000,000 Limits - \$840 Premium

- Lisa Westerdale, ext. 30
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STEPHANIE STRIKES A CHORD:

Binding Market Package/Property/General Liab. Risks:

Large Sawmill Operation – Property/General Liab./Inland Marine - \$10,772 Premium

Video Store – General Liability - \$1,086 Premium

Rodeo – Special Event General Liability - \$500 Premium

Bar/Restaurant – Package - \$4,905 Premium

- Stephanie Martinson, ext. 28
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CHARLENE SHARPENS HER PENCIL:

Auto and Garage Risks:

Used Auto Dealers

Non-Trucking Risk

Refuse Hauler

Church Bus

Taxi Service

Gas Hauler

- Charlene Prather-Glenton, ext. 15
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Put your risk on our next hit list!
Tower Special Facilities

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