

SPECIALTY PRODUCTS - COVERAGE HIGHLIGHTS

Umbrella



Multi-million dollar lawsuits are not uncommon these days. Give your customers protection and peace of mind for less than a dollar a day.**

Coverage Highlights:

- \$1-\$5 million in additional liability coverage
- Extended liability protection to help protect current assets and future earnings
- Bodily injury and property damage protection above underlying policies
- Coverage for libel or slander judgments
- Worldwide liability protection for all household members

Classic Car



With roughly 8 million registered collector cars out there and the average owner collecting 4.4 each, writing classic car insurance can provide lots of cross-selling opportunities.

Coverage Highlights:

- Coverage on a broad range of antique and classic cars for restricted and regular use
- Agreed value protection (in the event of total loss)
- Special coverage protection options including Regular Use Coverage for daily use or Restricted Use Coverage for less than 2,500 miles a year
- Comprehensive coverage option for indoor winter storage
- 24/7 claims service and roadside assistance

Recreational Vehicle



One in twelve U.S. vehicle owning households now owns a motor home, trailer, or camper. Between young buyers and retiring Baby Boomers, industry experts project 8.5 million U.S. households will own an RV in 2010.***

Coverage Highlights:

- Liability coverage while traveling or parked
- Loss of use and tow packages
- Emergency assistance package
- Audio, visual and custom equipment coverage
- Safeco Optimum Package for auto
- Multiple discounts for specific RV safety features

***Source: RVIA Industry Profile for 2005 & U.S. Census 2000

Motorcycle



Motorcycle is our fastest-growing line of business for a reason: we cast a wide net. We are among the broadest bike insurers in the country, and we're willing to accept risk that our competitors will not.

Coverage Highlights:

- Highly competitive rates
- Safety apparel coverage, up to \$1,000 at no extra charge
- Optional custom parts and equipment coverage - First \$3,000 of described CP&E at no charge
- Optional roadside assistance
- Special discounts for bikes stored in a garage, certain rider club memberships, or completion of a certified safety course

Watercraft



We write a broad range of watercraft for all recreational activities – sailing, fishing, skiing or cruising – we have you covered with a comprehensive, stand alone policy.

Coverage Highlights:

- Agreed-upon value for watercraft
- Fuel spill and wreckage removal at no extra charge
- On-water towing and labor up to \$500
- Personal effects and unattached equipment coverage
- The optional Captains Package for increased protection
- Discounts for completed approved safety course

Rental Homes



We price to win residential rental property business and make it easy for landlords to customize their policy to meet their coverage needs.

Coverage Highlights:

- A broad product offering with flexible coverage options and pricing
- Liability protection to cover wrongful eviction and entry claims with coverage for libel and slander automatically included
- Flexible coverage options and pricing
- 24/7 claims service
- Special pricing available, save up to 30%