

# Appetite Guide

## TARGET MONOLINE PROPERTY RISKS

- Commercial Real Estate
- Condominiums/Habitational\*
- Distributors: HVAC, plumbing, hardware, etc.
- Hospitals, Nursing Homes, Assisted Living Facilities, Medical Arts
- Public Entities/Municipalities
- Public Transportation Hubs
- Radio or TV Broadcasting Stations
- Retail Shopping Centers
- Schools: Public, Private or Vocational
- Supermarkets
- Tool and Die Shops, Machine Shops, Metal Working
- Universities
- Wastewater Treatment Plants

## CORNERSTONE COMPLETE®

There are over 20 additional coverages and 9 optional coverages with every Cornerstone Complete policy. Scan here to learn more!



## OTHER ITEMS OF NOTE

- \$150 million written on Admitted A+ (Superior) paper (Great American Insurance Company)
- Crime considered: Incidental exposures only; available for many classes
- Equipment Breakdown included
- Flood/Earthquake considered: Subject to underwriting guidelines; offered on most classes
- Solar Energy Forms
- Data Compromise Coverage included
- Property enhancements included

# Inland Marine Appetite

## BUILDER’S RISK

- Ground-Up, New Construction and Renovations
- Online quote, bind & issuance available through Agent Portal (new construction only)
- Historic tax credit coverage available
- Finish project early, we'll prorate the return premium
- Direct bill for full-length of project
- Extensions allowed up to a 3-year term available

## CONTRACTOR’S EQUIPMENT

- Scheduled or Automatic Acquisition Forms
- Replacement Cost Valuation available
- Flood & Earthquake included
- Debris removal is provided up to \$25,000
- Percentage or flat dollar deductible available
- Online quote, bind & issuance available through the Agent Portal

## OTHER IM CLASSES

- EDP
- Fine Arts
- Installation Floaters
- Medical Diagnostic Equipment
- Motor Truck Cargo
- Solar Engery (Solar Farms)
- Special Floaters
- Transportation
- Stand Alone DIC

\* MNC or Better Construction

## HELPING YOU WRITE YOUR SUCCESS

**Service Minded. Solution Driven. Specialty Focused.** That’s what we are, and what you can count on to help write more business. We’re not your run-of-the-mill insurance company. At Great American Property & Inland Marine Division we pride ourselves on our dedicated claims service and specialized expertise focused only on property and inland marine coverage. So, you get the solutions you need from the people you trust.

Quote. Bind. Issue with GREATpolicy in just moments



**Why our online tool? Because we offer faster processing, increased accuracy and easier access. Also, you can now do renewals and endorsements! Also, you can now chat live with an underwriter using our Chat Feature.**

## BUILDER’S RISK

- Frame limits up to \$3 million (single family homes up to \$1.5 million)
- Masonry Non-Combustible and better limits up to \$20 million
- \$1,000 minimum premium, \$1,000 minimum deductible
- Pro-rated return premium if project completed early

## CONTRACTOR’S EQUIPMENT

- Equipment limits up to \$500,000 per item/\$3 million per schedule
- Replacement Cost for equipment 7 years of age or less
- Target operation types: building construction, grading and excavation, road paving, public utility
- \$750 minimum premium, \$500 minimum deductible

## MOTOR TRUCK CARGO

- Limits up to \$250,000 per power unit/\$500,000 per occurrence
- Fleets up to 10 power units
- Target operation types: dry van/box, refrigerated freight, flat bed, containerized freight
- Optional Spoilage/Freezing coverage
- \$1,000 minimum premium, \$1,000 minimum deductible
- Diminishing Deductible Endorsement included on all policies
- Trailer Interchange coverage available

**Don’t miss out! Receive 20% commission on anything that you quote and bind yourself using GREATpolicy**

The limits and appetite stated above are specific to GREATpolicy online. Limits greater than what is listed here may still be considered and will automatically be referred to your underwriting team for review.

Contact your area Property & Inland Marine Representative today!



Regional Management

**Jeff Gilbert**  
Divisional Vice President,  
Northeast  
jgilbert@gaig.com  
315-445-3922

**John Lewis**  
Divisional Assistant Vice  
President, New England  
jklewis@gaig.com  
860-683-4864

**George Busch II**  
Divisional Assistant Vice  
President, Northeast  
gbuschii@gaig.com  
315-445-3911

Parsippany, NJ  
**Dave Massey** (NJ)  
Territory Manager  
dmassey@gaig.com  
973-952-9765

**April Estrada** (NYC & Long Island)  
Senior Business Developer Manager  
aestrada@gaig.com  
973-952-9816

**Analiz Castellanos**  
Production Underwriting Specialist  
acastellanos@gaig.com  
917-453-3561

Syracuse, NY  
**Denise Newton** (Central & Western NY)  
Business Developer Manager  
dnewton@gaig.com  
315-445-3924

**Dawn Vink** (Eastern NY & Eastern PA)  
Business Developer Specialist  
dvink@gaig.com  
518-712-5700

**Tom Lynch** (Western NY & Western PA)  
Production Underwriting Specialist  
jtlynch@gaig.com  
315-445-3932

Windsor, CT  
**Jim Luiz** (New England)  
Territory Manager  
jluiz@gaig.com  
866-885-2320

**Greg Rogala** (New England)  
Business Developer Specialist  
grogala@gaig.com  
860-683-4758

**Ian Reilly** (New England)  
Master Production Underwriter  
ireilly@gaig.com  
860-683-4824

**Mike Carter** (New England)  
Senior Production Underwriter  
mcarter4@gaig.com  
860-683-4753

**Kyla McMahon** (New England)  
Senior Production Underwriter  
kcmcmahon@gaig.com  
860-683-4860

Marketing Specialist  
**Tammy Lemperle**  
Marketing Specialist  
tlemperle@gaig.com  
513-345-6471

Join us on Facebook, LinkedIn and Twitter by searching **Great American Insurance Group!**



AM Best rating affirmed December 3, 2021. Ward Group®, 2021 Ward's 50 Property and Casualty Companies. Online portal may not be available at all times. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Coverage examples are for illustrative purposes only. All coverage is subject to underwriting guidelines. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, and Great American Insurance Company of New York, authorized insurers in all 50 states and the DC. Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. © 2022 Great American Insurance Company. All rights reserved. 5633-PIM (05/22)



Put Great American to work for you  
You can count on our experience and expertise. Great American Insurance Company is one of only two companies in the U.S. to hold an AM Best Rating of "A" or better for over 110 years and also be listed on the 2021 Ward's 50 List for insurance company performance. That's financial strength you can rely on to protect what's important. Great American Insurance Company is rated "A+" (Superior) by AM Best (rating affirmed December 3, 2021).

Visit MyBilling.GAIG.com

- Online user registration – a policy number and zip code needed for validation
  - Billing status and access to all billing-related documents
  - Paperless billing option with email notification
  - Online payment solution – options for one time or recurring
- MyBilling: Easy access to billing information. Insured and agent accessible.

Agent Portal –  
Secure access to your accounts  
at your fingertips!

The Property & Inland Marine Agent Portal is easy to navigate, simple to use and available at any time – anywhere! Some of the useful information available includes:

- GREATpolicy® - Quote & Issue
- Policy documents, account activity and billing information
- Coverage information, applications, eligibility guidelines and marketing materials
- Underwriting service applications
- Submit new business
- Loss runs and other claim information
- Divisional news and features

Visit AgentPortal.GAIG.com

BUILT ON RELATIONSHIPS. FOCUSED ON SOLUTIONS.®



**Northeast Team**  
Property & Inland Marine