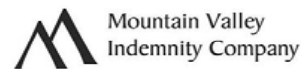


MORSTAN AGENCY INC.



PERSONAL LINES QUICK REFERENCE GUIDE





Maximum Dwelling Maximum CPL Maximum Ded. R/C Available Maximum Schedule

No Limit \$10,000,000 \$50,000 Yes No Limit

CS Fire Alarm- \$1m + CS Fire/Burglar - \$2m +
 All Risk/ Protection credit/ Water Backup Included/ Umbrella part of Homeowners Policy
 Blanket Coverage up to \$\$50,000 per item
 Designed for High Net Worth Customers / Dwelling Full Replacement Cost / All Risk Coverage
 Deductible Waiver / Identity Fraud / Umbrella / Valuables / Auto / Family Security / Flood / Earthquake.

ACE PRIVATE RISK SERVICES

REFERENCE NOTES

RATED A++ BY AM Best

436 Walnut St., Philadelphia PA 19106

Maximum Dwelling Maximum CPL Maximum Ded. Dwelling R/C Available Maximum Schedule

\$3,000,000 \$1,000,000 \$5,000 Yes Collections Written

Minimum Dwelling

\$175,000



RATED A by DEMOTECH

Dwelling Maximum is now \$3,000,000 NYS
 Exception to that--\$ 1,500,000 maximum in Nassau & Suffolk counties

Offer mono-line Homeowners & Auto
 Seasonal and Secondary residences.
 Offer Enhancement Endorsements.
 Target market is Long Island, NYC counties, Westchester, Rockland & Putnam counties.
 Most effective: Dwellings valued @ \$ 900,000-\$ 1,500,000.
 They utilize Insurance Financial Scoring.
 The better the score & driving record, the more competitive they will be with their Auto product.
 Exclusive Membership Rewards.
 Personal Use Horses- ok- No Boarding or Training

P.O. Box 5155 Buffalo, NY. 14240-5155



REFERENCE NOTES**AIG PRIVATE CLIENT GROUP**

Minimum \$1,000,000 Home or \$10,000 premium
 Prefer to have entire account, but will consider 2 coverage components (preferably 3)

QUALIFYING CRITERIA

All Risk Coverage
 Guaranteed Rebuilding Cost for Dwelling

HOMEOWNERS

Replacement Cost for Contents

RATED A

High Deductible Options
 Back up of Sewers and Drains
 Landscape Coverage
 Food Spoilage
 Property of Domestic Staff and Guest
 Special Limits available on Contents:

Money	\$	1,500.00
Securities	\$	5,000.00
Stamps	\$	5,000.00
Jewelry	\$	5,000.00
Furs	\$	5,000.00
Silverware	\$	10,000.00
Trailers	\$	5,000.00
Watercraft	\$	5,000.00
Guns	\$	5,000.00
Breakage of Fragile Items	\$	50,000.00
Grave Markers and Mausoleums	\$	50,000.00

Homeowner Enhancements
 Equipment Breakdown
 Chartis Fraud Safeguard
 Chartis Household Safeguard
 Flood Coverage

PRIVATE COLLECTIONS

Worldwide Coverage
 Newly Acquired Items
 Care Custody & Control
 Wine Coverage
 Jewelry Roll On Coverage
 Transit via Common Carrier
 Coverage at Exhibitions

AUTOMOBILE

Unlimited Capacity
 High Liability Limits
 Agreed Value
 Original Manufacturers Parts

Transportation Expenses and Emergency Living Expenses
Collector cars available

EXCESS LIABILITY

Worldwide Coverage
Limits up to \$100 million
Panel Counsel
Expanded Defense Coverage
EPL

YACHT

All Risk Wording
Worldwide Navigational Limits
Consistent Coverage
High, flexible limits
Flexible Deductible Options
Crew Coverage
Automatic Coverage for newly acquired vessels

EXCESS FLOOD

Admitted Coverage
Follow Form
High, flexible limits



PRIVATE CLIENT SELECT

REFERANCE NOTES

Minimum Dwelling limit is \$1,000,000. Offer the perks and coverage's of AIG Private Client Group for risks with poor history or other specialized issues. Non-Admitted Market..Coverage's can be tailored to make the account acceptable while best fitting the clients needs.



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$750,000	\$500,000	\$1,000	Yes	\$10,000 max item \$40,000 max schedule

Must be owner occupied 1-2 Family Primary Residence

RATED B++

Smoke Detectors Required

Available in the 5 Boros Nassau & Westchester
No Trampolines; No in ground Oil Tanks; No aggressive breed of dog
Must be over 1/2 mile from Tidal Water
Homeowner Forms Written: 1, 2, 3, 4, 6

Woodridge, New York 12789 845-434-4550



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
No Limit	\$10,000,000	\$50,000	Yes	No Limit

RATED A++

All risk policies/ Renovation Credit- within 10 years/ Protection Credit/ Opt Water Backup Included/
5% Discount with 25K Jewelry Credit/ (Must be scheduled Jewelry)
CS Alarms Required for \$1m + Cov. A Primary, \$750 + Cov. A Secondary

CHUBB

REFERENCE NOTES

Auto available with Homeowners
Collector cars available

Chubb Group of Insurance Companies, 55 Water St. 28th-30th Fl., New York, NY. 10041 212-612-4000 Fax 212-612-4693



CondoPak- Renters Unit

\$ 1,000,000/2,000,000-CGL

GENERAL STAR

Available in coastal areas
Available on a short term, annual or seasonal basis
No Water Damage Restrictions
Lock & Key Replacement Incl

RATED A++

REFERENCE NOTES

Tenant Relocation Expenses Incl
Loss Assessment Coverage Incl

120 Long Ridge Rd., Stamford CT 06902 203-328-5000



HUDSON INSURANCE COMPANY

Products:

- CPL
- Excess CPL
- Personal Umbrella
- Excess Personal Umbrella

REFERENCE NOTES

RATED A

100 William Street, NY, NY 10038 212-978-2800



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$2,000,000	\$500,000	\$10,000	Yes	\$30,000 per Item \$100,000 per Schedule

Loss History Acceptable- Subject to Company Approval
 2000 ft. From Water/ Acceptable
 1 & 2, 3 & 4 Family
 2% Windstorm Ded. (optional 5% ded. Available)

RATED A BY DEMOTECH

REFERENCE NOTES

Full Dwelling R/C Available
 Flat Roof: Requiring a Roofers Statement of Condition prior to binding 3&4 Family HO
 Schedules may be increased with Underwriter approval
 Will consider Coastal Risks

155 Mineola Blvd., Mineola, NY. 11501-3920 Phone 516-248-1100



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$750,000.00	\$500,000	\$2,500	Yes	NA

REFERENCE NOTES

**CURRENTLY
 UNRATED**

1920 or Newer
 1 - 4 Family HO3 Only
 Must have circuit breakers No Losses
 Roof must be in good condition
 Optional Coverage's: Ordinance or Law-- Increased Amount-- Personal Property RC-- Inflation Guard
 Watercraft Liability
 The Coastal Guidelines
 Nassau- Risk must be North of Southern Pkwy & 1500 feet from the North Shore
 Suffolk- risk must be 1,000 feet from tidal water.
 Westchester County & New York City- Risk must be 1500 feet from Ocean or Tidal Bay
 (except Howard Beach and the borough of Manhattan which require a referral to underwriting).
 New York State Counties North of Westchester also require a referral to underwriting
 No Barrier Islands
 1,000 from Ocean or Tidal Bay remaining of State
 Risks EAST of RIVERHEAD are subject to Home Office review.
 3-4 Family Tenant Occupied Dwelling Product also available

6 West 18th Street, 11th Floor New York, NY 10011 Telephone 212.629.8838 Fax 212.629.3980



<u>Maximum Dwelling</u>	<u>Minimum Dwelling</u>	<u>Maximum CPL</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$2,000,000	\$200,000	\$1,000,000	Yes	\$200,000, with \$ 30,000/,max per item

Maximum CPL on Tenant-Occupied Dwellings product is \$ 500,000
 Personal Umbrella Available - \$ 3,000,000-maximum
 Dwellings with limits of \$ 750,000 & up require full, interior inspection
 Homes @ \$ 1,000,000 & up require \$ 2500-minimum deductible & Central Station Alarm
 In-ground Oil Tanks ok (exclusion endorsement used)
 Canine Legal Liability Policy is available with HO policy or standalone

REFERENCE NOTES

RATED B++ by AM BEST

RATED A by DEMOTECH

15 Joys Lane, Kingston, NY. 12401



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
No Limit	\$1,000,000	No Max	125%	Company Approval

LEXINGTON

Minimum Dwelling amount \$300,000
Minimum Dwelling amount \$200,000 if over 5 miles to water.
Also offer excess flood insurance, Stand Alone PAF, Builders Rick
Waterfront Property HO4, HO6
Owner occupied homes as Corp. or LLC can be considered.

RATED A

REFERENCE NOTES

Lexington Insurance Co. 100 Summer St., Boston Massachusetts 02110 617-330-1100



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Minimum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$1,000,000	\$500,000	\$250	Yes	Company Review/ Approval

MAGNA CARTA COMPANIES

RATED B+ by AM BEST

1 & 2 family owner occupied dwellings
No losses in the past 3-years
Must be over 2-miles from the coast
Maximum dwellings age for frame-60 years
Masonry or Brick dwellings are ok over 60-years with updates w/l the past 15-years

Must have circuit breakers
In ground oil tanks are unacceptable

1-4 Family Owner –or- Tenant Occupied Dwellings—NY & NJ

Same limits as HO

Same notes as HO, with one additional: No student Tenancy if non-owner occupied

Magna Carta Companies 1 Park Avenue, NY, NY 10016



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Schedules Available</u>
\$2,000,000	\$1,000,000	\$1,250	Yes	Yes

Insurance Financial Scoring is utilized
60 Tiers based on IFS and claims experience
Swimming pool, Trampoline, Oil Tank, Wood Stove, Spa exposures ok
Unsupported Seasonal/Secondary Homes considered

REFERENCE NOTES

RATED AT by DEMOTECH

155 Mineola Blvd., Mineola, NY. 11501-3920 Phone 516-248-1100



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$1,000,000 In House	\$500,000	\$2,500	Yes	Submit

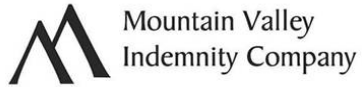
METROPOLITAN

RATED A

REFERENCE NOTES

Acceptability is subject to Insurance Financial Scoring./
Higher limits available, subject to Home Office approval.
Homeowners alone above Westchester County
No HO Downstate (only HO4 & HO6 with Auto)
H04 & H06 downstate without auto
Monoline Auto- Full Coverage
Personal Umbrella available with auto

MetLife Insurance Company of Connecticut, Hartford, CT 06199 1-800-MET-LIFE



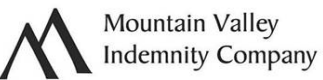
<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$800,000	\$500,000	Submit	Yes	See Notes

REFERENCE NOTES

Up to \$999,000 Subject to Co. Approval

HOS & HOP

1 & 2 Family
 1 & 2 Family rentals available if primary written.
 Over 3 Miles on South Shore, Nassau & Suffolk County
 Has 5% Hurricane Ded./ Guaranteed R/C on dwelling included in quote 125%
 Maximum \$40,000 Schedule (\$15,000 Max on Single Item) - No Stand alone men's Jewelry.
 3&4 Family 0/0- ok to 999.000 Subject to Company Approval
 Preferred Tier pricing now available where qualified



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$999,000	\$1,000,000	\$5,000	Yes	\$40,000 Per Schedule

EHP

3& 4 Family Dwellings

HOS & HOP & EHP

Tower writes Nassau & Suffolk....must be 1 miles from South Shore. Also Writes 3 & 4 family- \$500,000 Max Owner Occupied. Will consider up to 2 rental properties, if they write the Primary.

In Nassau: 1 miles from the South Shore
 In Nassau: \$800,000 Max Dwelling Limit
 In Suffolk: \$500,000 Max Dwelling Limit



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$2,000,000.00	\$1,000,000	\$50,000	Yes	50% of Coverage C
Subject to Home Office Approval				
<u>Minimum Dwelling</u>				
\$125,000				

Umbrella available: \$ 1-mil / \$ 2-mil / \$ 5-mil

1-4 family Owner-Occupied
 Offer forms: HO-2,3,4,5,6
 Secondary/Seasonal residences can be considered—insuring the Primary as well is preferred
 Oil tanks ok in NY—absolute pollution exclusion
 No business on premises
 Write up to the water
 Offer Marine Plus Endorsement=HO enhancements
 No trampolines, aggressive dogs
 No more than 2- paid property losses.
 No bankruptcies or foreclosures in the past 5 years
 Homes in Flood Zone A or V must have in-force flood insurance

RATED A by DEMOTECH

REFERENCE NOTES

Narragansett Bay Insurance 25 Maple St., Pawtucket RI 02860



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
2,500,000	\$1,000,000	n/a	Yes	Collections Written
<u>Minimum Dwelling</u>				
\$175,000				

RATED A by DEMOTECH

1-2 family Owner-Occupied
 3-4 family Owner Occupied eligible if built after 1978
 Offer HO forms: 2 & 3
 Secondary/Seasonal residences can be considered—Primary must be insured
 Eligible if over 1-mile from the water/Specific zip codes may require lower Max dwelling limit
 Mandatory Special Hurricane deductibles of 2%, 3% or 5% based on zip codes
 Offer enhancement endorsements
 No trampolines, No aggressive dogs, No business on premises
 No open GL losses
 They utilize insurance financial scoring
 Offer mono-line Homeowners & Auto



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$700,000	\$500,000	\$1,000	No	\$5000 per item

1 Family Only/ \$100,000 Max CPL w/ Pool or Dog
No Hurricane Ded.

Nassau County- must be 1 mile from the coast on South Shore & 1/2 mile on the North Shore
1000 Ft. from water in the 5 Boroughs & Westchester

Suffolk County must be 2 miles from Tidal Water on the South Shore & 1 mile from Tidal Water on the North Shore

\$1,000 Ded available with company approval **

Risks from Direct Writers are acceptable

REFERENCE NOTES

OTSEGO MUTUAL

RATED A+

Otsego Mutual Fire Insurance Co., P.O. Box 40 Burlington Flats, New York 13315 607-965-8211 Fax: 607-965-9848



<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
\$2,000,000	\$1,000,000	\$10,000	Yes	\$50,000

Appetite is \$300,000 - \$2,000,000 range.

In House binding authority up to \$800,000

Westchester & Rockland Counties ONLY

Boat Coverage available w/ H.O.

Numerous Enhancements

No Replacement Cost on Dwelling for homes built before 1940

Will write 1&2 Family Homes

Secondary & Rental Properties

PREFERRED MUTUAL

RATED A

REFERENCE NOTES

1 Preferred Way New Berlin, NY 13411 Phone: 1.800.333.7642 | Fax: 1.607.847.8046



STERLING INS.

REFERENCE NOTES

RATED A

	<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>R/C Available</u>	<u>Maximum Schedule</u>
	\$800,000	\$500,000	\$2,500	Yes	Submit
1 & 2 Family					
Guaranteed RC available for home 1950 or newer					
1 mile from any salt water					
No Off Premises theft Downstate					
Currently limited capacity in Nassau & Suffolk Counties					
Secondary & Seasonal available					

182 Barnerville Rd., PO Box 9 Cobleskill, NY. 12043 1-800-462-4661 518-234-3167



TRAVELERS

REFERENCE NOTES

RATED A+

	<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
	\$1,000,000	\$1,000,000	\$5,000	Yes	Available to Blanket \$50000 or Schedule Separate Policy
\$ 1,000,000 binding authority, in house. Higher limits available with Home Office approval.					
Provides discounts for first time homeowners					
Acceptability is subject to Insurance Financial Scoring.					
Home & Auto must both be Written/ Umbrella Unavailable					
750,000 Requires CS Fire/ Burglar Alarm					
Must be 1 mile from open water (Nassau & Suffolk)					
Maximum \$500,000 on Dwelling in Suffolk County					
Suffolk County Restricted Even Over 1 Mile- Check Locations for Approval					
1&2 Family rentals available if primary written					
HO4 & HO6 Acceptable Alone in the Boros					

440 So. Warren St., Syracuse, NY 13202



U.S. UNDERWRITERS INS. CO

Products:

- CPL
- Excess CPL
- Personal Umbrella- Preferred (Written on Admitted Paper)
- Personal Umbrella- High Risk
- Personal Umbrella- Celebrity
- Co-op/ Condo Product
- Tenant Occupied Dwelling Product
- Building Under Renovation
- Vacant Properties, 1-4 Family Rentals, 2-4 Family Owner Occupied w/ renter(s)

REFERENCE NOTES

RATED A++

190 South Warner Rd. Wayne, PA 19087 1-800-523-5545



	<u>Maximum Dwelling</u>	<u>Maximum CPL</u>	<u>Maximum Ded.</u>	<u>Dwelling R/C Available</u>	<u>Maximum Schedule</u>
	**	\$1,000,000	2500	YES	
UTICA FIRST	Basic & Special Program \$150,000 Min 500,000 (Built Prior to 1960) 800,000 (Built after 1960)			\$20,000- Min/ \$50,000 Max \$20,000- Min/ \$100,000 Max	HO-4 HO-6
HO-2 & HO3 Forms Written	\$500 Minimum Deductible One & Two Family Dwellings Only Queens County & Staten Island Only				

REFERENCE NOTES

RATED A-

- Lifestyle HO Program for Condo's, Townhouses, & Co-ops
- Valuable Articles Schedule Available
- Enhancement Endorsement Available
- Identity Fraud Available
- 3000 ft.- from water

5981 Airport Rd., Oriskany, NY. 13424 Phone 315-736-8211



WESCO

RATED A -

120 Broadway, 31st Floor, New York, NY 10271 Phone: (212) 655-2000 Fax: (212) 655-2199



- ***AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA (PRIMARY FLOOD)***
- ***NATIONAL GENERAL (PRIMARY FLOOD)***
- ***EXCESS FLOOD INSURANCE AVAILABLE FOR RESIDENTIAL CUSTOMERS.***



MORSTAN GENERAL AGENCY INC.

600 COMMUNITY DR., P.O. BOX 4500

MANHASSET, NY. 11030-4500

MAIN PHONE: 516-488-4747

COVERING YOUR CLIENT'S INSURANCE NEEDS

	EMAIL	EXT	FAX
ROBERT GOLDFARB Vice President	<u>rgoldfarb@morstan.com</u>	3218	516-302-8911
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