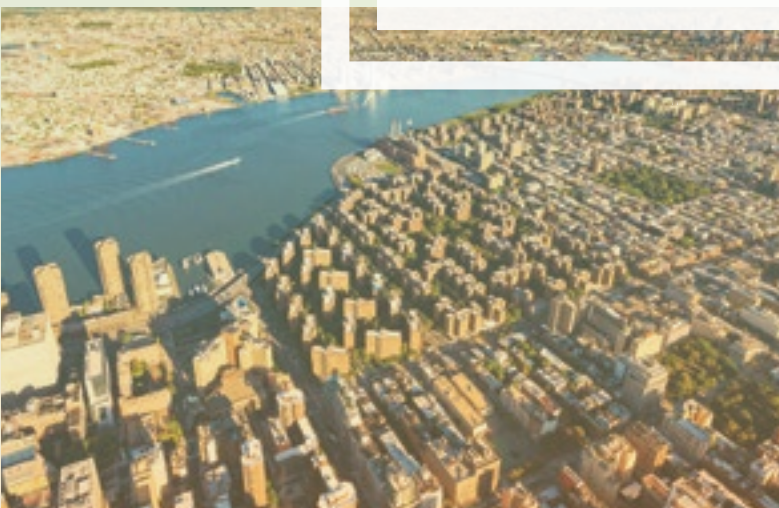


**MORSTAN
GENERAL
AGENCY**

a division of Hull & Company



**Look inside
and see what
we can offer!!!**



IN-HOUSE BINDING AUTHORITY

COVERAGE HIGHLIGHTS & AVAILABILITY FROM OUR ADMITTED & SURPLUS LINES MARKETS

We have the authority to bind, issue, cancel, endorse, rewrite and renew policies on behalf of dozens of insurance carriers.

We act as a managing general agent and surplus lines broker for hundreds of specific product lines from financially sound Admitted & Non-Admitted carriers.

COMMERCIAL BINDING OFFERING

MONOLINE GENERAL LIABILITY & PACKAGE POLICIES AVAILABLE

GL Limits up to

- \$3,000,000 Occurrence
- \$5,000,000 Aggregate
- Minimum Premium \$750

CLASSES

- Apartments
- Artisan Contractors
- Childcare / Daycare
- Churches
- Condo Associations (Residential & Commercial)
- Condo Unit Owners
- Convenience Stores / Gas Stations
- Distributors / Wholesalers
- Dwellings
- General Contractors
- Homeowners Associations
- Lessors Risk
- Restaurants
- Vacant Land & Buildings
- Warehouses

COASTAL SPECIALTY PROPERTY

- Property including Wind / Hail up to \$5,000,000 TIV any one location \$10,000,000 TIV per policy
- Property excluding Wind / Hail up to \$10,000,000 TIV any one policy

"We will consider most classes of business but are particularly interested in the following: Apartments, Day Cares, Dwellings, Executive Offices, Hotels/Motels/Holiday Inn, Medical Offices, Restaurants and Warehouses."

EXCESS LIABILITY

- Up to \$25,000,000 Limits
- MP \$500
- Pricing starting at \$500 per Million

"We will consider most classes of business but are particularly interested in the following: Apartments, Artisan Contractors, Distributors/Wholesalers, Dwellings, General Contractors, Lessors Risk and Warehouses."

INLAND MARINE

Limits up to:

- \$250,000 any one item and \$1,000,000 per policy
- Minimum Premiums \$500

CLASSES

- Accounts Receivable
- Bailees Coverage
- Builders Risk
- Contractors Equipment
- Computer Equipment
- Commercial Fine Arts
- Installation Coverage
- Leased or Rented Equipment
- Misc. Articles
- Motor Truck Cargo
- Signs
- Trip Transit
- Unmanned Aircraft Systems (Drones)
- Valuable Papers

FOR INSTANT QUOTES, CALL 516-488-4747

Available for Commercial Lines, Professional Lines/Non-Profit, Personal Lines, Artisan Contractors and beyond, our Instant Quote service allows you to get a quote after answering only a few questions on our website or by phone. No Acord Form needed to get a phone quote!

Call **516-488-4747** or visit **www.Morstan.com** for an Instant Quote today!

PROPERTY

Morstan General Agency is a division of Hull & Company that prides itself in providing the highest standard of service and solutions in the industry.

Morstan General Agency is a leading force in the Admitted and Excess & Surplus Lines insurance market. Our underwriters have in-depth knowledge of the markets and are able to be creative with our carriers to tailor a product to meet the coverage needs of your clients. Let us match you with resources based on your client's objectives, industry and risk profile.

Our key strengths are the ability to offer capacity through both Admitted and Non-Admitted Markets.

TARGET CLASSES

- Aeronautical/Aviation
- Agricultural/Farms
- Amusement/Water Parks
- Bridges/Piers/Docks
- Correctional Facilities
- Facilities
- Financial Institutions
- Greenhouses
- Habitational:
 - Apartments
 - Condominiums
 - Condotels
 - Multi Use
 - Subsidized/Affordable/Government Housing
- Healthcare:
 - Assisted Living Facilities
 - Hospitals
 - Nursing Homes
 - Retirement Communities
- High Value Homeowners
- Houses of Worship
- Lessors Risk

- Manufacturers
- Municipalities
- Public Entities
- Railroads
- Real Estate
- Restaurants/Bars/Nightclubs
- Self Storage/Cloud Storage
- Tees to Greens
- Water Treatment Plants

COVERAGE AND EXPERTISE

- All Risk
- Auto Physical Damage
- Citizens Wraps
- Deductible Buy Downs
 - AOP
 - Earthquake
 - Flood
 - Wind
- Difference in Conditions/Wraps
- Earth Movement
- Earthquake
- Flood
- Installation

- Lender Placed/REO
- Misc. Prop
- Wind/Hail

INLAND MARINE

- Builders Risk
- Bumbershoot
- Docks/Piers/Wharves/Bridges
- Equipment
- Hull/Marine/P&I
- Motor Truck Cargo
- Railroad Rolling Stock
- Renovations
- Stock Throughputs
- Warehouse Legal Liability

BENEFITS

- Analytics including AIR & RMS
- Claims Expertise
- Manuscript forms & endorsements



LLOYDS OF LONDON



IN-HOUSE PROGRAM FEATURES:

- Difficult to Place Classes of Business including Frame with Cooking
- Enhancement Coverages including Sewer Back-up
- Equipment Breakdown
- Fast Turnaround
- Flexible Rates
- High Capacity
- High Commission
- Wind & Hail Coverage within 1 mile of water

SAMPLE PACKAGE CLASSES OF BUSINESS:

- Churches & Synagogues
- Grocery Deli with Cooking
- Habitational including Apartments & Condominiums, and Dwelling
- Multiple Mercantile Buildings
- Offices
- Warehouses

SAMPLE PROPERTY CLASSES OF BUSINESS:

- Auto Repair & Auto Body Shops
- Clothing Manufacturing
- Day Care Centers
- Gas Station with Convenience Store
- Hair & Nail Salons
- Laundromat & Dry Cleaners
- Restaurant/Tavern
- Rooming Houses
- Yoga/Fitness

CONTACT YOUR UNDERWRITER DIRECTLY FOR A QUICK, COMPETITIVE QUOTE!





CASUALTY

PRODUCT LIABILITY

- Automotive Parts & Accessories
- Chemical
- Consumer Goods
- Cosmetics
- Distributors
- Foreign Made Products
- Food & Beverage
- Manufacturers
- Marine Products
- Medical Related
- Sporting Goods

HABITATIONAL

- Apartment Schedules
- Condo Associations
- Forced Placement REO Schedules
- Lessors Risk

MISCELLANEOUS

- Alarm Installation & Monitoring
- Auto Buffers
- Discontinued Products Coverage
- Product Recall
- Warranty

HOSPITALITY

- Amusement Centers & Parks
- Bars, including Liquor Liability
- Gentlemen's Clubs, incl. Liquor Liability
- Go Kart Facilities
- Indoor Trampoline Parks
- Inflatable Bounce House
- Laser Tag
- Night Clubs, including Liquor Liability
- Restaurants, including Liquor
- Taverns, including Liquor Liability

MANUFACTURING

- BBQ & Grill Manufacturers
- Children's Clothing Manufacturers
- Children's Toys
- Firearm Components
- Invasive Medical Products
- Nutraceuticals
- Paint Manufacturers
- Pesticide Manufacturers
- Pharmaceuticals
- Playground Equipment Manufacturers
- Scaffolding Manufacturers
- Sporting Goods
- Trailer Manufacturers
- Wood Products Manufacturers

SPECIALIZING IN NEW YORK CONSTRUCTION

- Artisan Contractors
- Builders Risk / Equipment Floaters
- Environmental / Pollution
- General Contractors
- Job Specific
- Owners Interest
- Raid Road Protective

ENHANCEMENT COVERAGES

- Blanket Additional Insured 2010 & 2037
- Contractual Raid Roads
- DOT Endorsements
- Extended Completed Operations / Tail Coverage on Projects
- New York Labor Law / Action Over
- Primary and Non Contributory
- Waiver of Subrogation

RECENT HIT LIST

Paper G. C., General Liability, \$150,000
Masonry Contractor, General Liability, \$86,000
Owners Interest, General Liability, \$22,000
Job Specific , General Liability, \$62,000
Job Specific, Excess, \$50,000
Roofer – Flat, General Liability, \$100,000
Electrical Contractor, General Liability, \$90,000
Job Specific, Excess, \$35,000



EXCESS UMBRELLA



Our Excess & Umbrella Team includes dedicated insurance brokers from our office who specialize in this line of business. We partner with the highest-quality insurance carriers in the industry to offer customized solutions that meet clients' business needs.

SPECIALIZATIONS

- Bar/Tavern & Restaurants
- Construction
- Energy
- Environmental
- Higher Education
- Hospitality
- Importers
- Manufacturing
- Products
- Public Entity
- Real Estate
- Sports Venues
- Transportation
- And more

COVERAGE HIGHLIGHTS AND AVAILABILITY

- Admitted & Non-Admitted Markets
- Capacity up to \$500 Million
- Competitive Commissions
- Low Minimum Premiums
- National Availability
- UNDERLYING REQUIREMENTS
 - \$1/\$2/\$1M GL Limits
 - \$1M CSL Auto Limits
 - \$500/\$500/\$500 Work Comp Limits

SAMPLE UMBRELLA/EXCESS CLASSES

CONSTRUCTION & CONTRACTORS

- Bridge Builders
- Crane & Rigging
- Demolition & Blasting
- Exterior Insulation & Finishing Systems (EIFS) Contractors
- Fire Suppression
- Residential Homebuilders
- Roofers and Framers
- Steel and Scaffolding Erectors
- Street and Road
- Wrap-Ups and Project-Specific Programs

PREMISES LIABILITY

- Amusement Parks
- Apartment Owners & Managers
- Bars & Taverns
- Bowling Alleys
- Churches & Schools
- Hotels & Motels
- Recycling Facilities

MANUFACTURING

- Auto Parks
- Chemicals
- Children's Toys
- Industrial Machinery
- Life Sciences (including Vitamins & Supplements)
- Medical Products
- Motorcycles
- Playground Equipment
- Sporting Goods/Athletic/Recreational Products
- Tanks Manufacturers
- Wood Chipping Machines

MISCELLANEOUS

- Bus Operators
- Mud Runs
- Ready Mix Operators
- Security Guard Firms
- Trucking Firms
- And many more!



BOP PROGRAMS & PACKAGE CAPABILITIES

GET DOWN TO BUSINESS WITH MORSTAN

From Retail Stores to Restaurants, Morstan's Business Owner Policy Programs & Capabilities offer competitive pricing, quick quotes and simple solutions to complex risks. Call us at (516) 488-4747 today for more information.

HIGHLIGHTS

- BOP Policies with Liability Limits of \$2M/\$4M/\$4M
- Comprehensive Coverage, Affordable, Customizable

OPTIONAL COVERAGES INCLUDE

- Employers Benefits
- Equipment Breakdown
- Food Spoilage
- Glass
- Loss of Income up to 12 month Actual Loss Sustained
- Money & Securities
- Non-Owned & Hired Automobile
- Signs
- Utility Services Interruption
- Many More Comprehensive Coverages

TARGETED RISKS

- Auto Services such as Gas Stations with Convenience Stores
- Processing and Service Businesses such as Beauty Parlor and Laundry and Dry Cleaning
- Professional Offices such as Lawyers & Accounting Services
- Restaurants including Full Cooking, Limited Cooking and Fast Food *Franchises are acceptable
- Retail Stores

ADVANTAGES

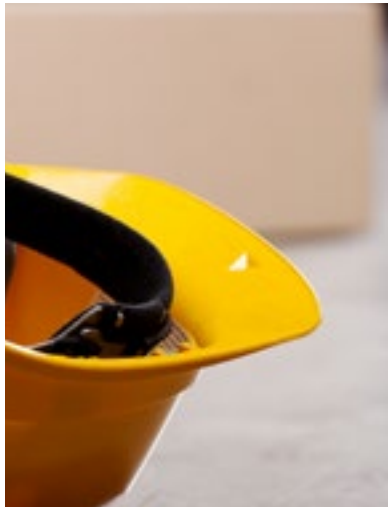
- Immediate Quotes
- In House Binding Authority
- \$1,000 Minimum Premiums



CALL: 516-488-4747 for INSTANT QUOTES



WORKERS' COMPENSATION



Morstan General Agency, a division of Hull & Company, writes a large volume of premium with key national and regional partners, which allows for improved leverage on program eligibility and pricing for you and your client. Our underwriters pride themselves on fast response times. In addition to writing Workers' Compensation for hundreds of classes nationwide, the Workers' Compensation Specialties division will frequently roll out additional classes of business with competitive markets. With our team's technical expertise, market relationships and creative problem solving skills, we can help place a broad array of classes and risks.

CONSTRUCTION

- Carpentry
- Electrical
- Elevator
- Excavation
- Exterminator
- Framing
- Fence
- HVAC
- Janitorial
- Landscaping
- Masonry
- Painting
- Plumbing
- Roofing
- Scaffolding
- Street/Road
- Tile
- Wallboard

TRANSPORTATION

- Ambulette Service
- Black Car
- Food Distribution
- Garbage/Refuse Non-Emergency
- Local and Long Hauling
- Medical Trans
- Retail/Wholesale
- School Bus
- Warehouse & Storage

MISCELLANEOUS

- Automobile Dealer
- Automobile Repair
- Bakeries
- Clothing Stores
- Deli's
- Equipment Rentals
- Florists
- Gas Station
- Golf Course/Country Clubs
- Grocery Stores
- Hardware & Home Improvement
- Hotel/Motels
- Liquor Stores
- Meat/Fish Markets
- Pharmacies
- Restaurants
- Supermarkets

HEALTHCARE

- Adult Daycare
- Assisted Living Center
- Group Homes
- Home Health Aides/Hospice Care
- Hospitals
- Medical Clinic
- Mental Institution
- Nursing Homes
- Personal Care Provider
- Physicians and Dentists

- Rehab Centers
- Social Services
- Therapist
- Visiting Nurses

MANUFACTURING

- Awning or Tent
- Automobile Parts
- Brass or Cooper Goods
- Canvas Goods
- Carpentry - Shop Only
- Carpet/Rug
- Concrete Products
- Furniture
- Iron/Steel Fabrication – Shop Only
- Machine Shop
- Paper Goods
- Plastics
- Sheet Metal - Shop Only
- Stationary
- Tool
- Wood Products



COMMERCIAL AUTO LIABILITY & PHYSICAL DAMAGE PROGRAM

VEHICLE TYPES

- Physical Damage Only:
 - Taxis & Black Cars
 - Church Vans
 - Airport Shuttle
 - Medical Vans
- Commercial Trucks - Contractors, Truckers, Wholesale Distributors, Garbage Haulers
- Tow Trucks with 5 years prior coverage
- Charter Buses - Physical Damage only except 10 or more units

FEATURES

- High Limits Available
- Physical Damage
- Hired and Non-Owned
- Medical Payments
- Motor Truck Cargo
- From Light Weight Units up to Tractor Trailers
- From One Unit up to Large Fleets
- Excess Liability Available on Most Classes



Superior Customer Service • Professionalism • Market Relationships



| GARAGE



COVERAGE HIGHLIGHTS AND AVAILABILITY

LIABILITY

- Garage Operations (Dealer or Service)
- Garage Liability up to \$1Million/\$1Million /\$3Million
- Medical Payments for Premises, Auto or Combined

GARAGEKEEPERS COVERAGE

- Direct Primary Liability
- Direct Excess Liability
- Deductibles Start at \$500/\$2,500
- Legal Liability

DEALERS PHYSICAL DAMAGE

- Specified Perils, Comprehensive, Collision Coverages Available

OPTIONAL COVERAGES AVAILABLE

- Broadened Coverages
- Dealer Plates
- Fire Legal Liability
- Furnished Auto Exposure
- In-Tow
- Owners of Garage Locations
- Personal Injury Liability
- Transporter Plates

SAMPLE CLASSES OF BUSINESS

- ATV, Dirt Bike, Jet Ski and Snowmobile Sales & Repair
- Antique / Classic Auto Sales & Repair
- Auto Alarm / Stereo Installation
- Auto Dealers - New & Used Autos
- Auto Maintenance, Repair & Service
- Bed Liner Installation
- Boat Dealers & Repair
- Body & Paint Shop
- Car Wash – Full Service
- Contractors / Construction Equipment Sales & Repair
- Dealers – Used Autos
- Detailing
- Emergency Vehicle Sales & Repair
- Farm Tractor / Implement Sales & Repair
- Frame Straightening
- Golf Cart Dealers & Repair
- Heavy Truck Dealers & Repair
- Mobile Service & Repair
- Motorcycle Repair
- Oil / Lube Shop
- Recreational Vehicle Sales & Repair
- Roadside Assistance
- Salvage Yard / Auto Dismantling
- Tire Sales & Repair – New & Used
- Upholstery
- Valet Parking





PERSONAL LINES

HOMEOWNERS & DWELLING FIRE W/WIND

- HO2 - Broad Form
- HO3 - Special Form
- HO4 - Contents Broad Form
- HO5 - Comprehensive Form
- HO6 - Unit Owners Form
- DP2 - Dwelling Fire Form
- DP3 - Dwelling Special Form

Coverages available for:

- 1-4 Family
- Corporately or Individually Owned Properties
- High Profile Accounts (actors, sports figures, politicians)
- High Value Package Policies including PAF, Excess Flood, Secondary Rentals
- Low to High Value
- Multiple Construction Types
- Named Storm Deductible Available
- PC 9/10
- Premises Liability up to \$1 Million
- Primary, Seasonal, Rentals, Builders Risk / Renovations, Vacant / Unoccupied

EXCESS FLOOD

- Package Policies
- Stand Alone

PERSONAL INLAND MARINE

Eligible classes of personal property:

- Cameras (Personal use only)
- Coins
- Collectibles
- Fine Art
- Furs
- Golf Carts
- Golfer's Equipment
- Guns / Firearms
- Jewelry
- Musical Instruments (Personal use only)
- Silverware

PERSONAL UMBRELLAS & EXCESS LIABILITY

- DUIs Accepted
- LLCs, Estates & Trusts Accepted
- Youthful & Elderly Drivers Accepted

MONOLINE POLICIES AVAILABLE

- Corporately Owned Properties
- Premises / Personal / Excess Liability



PROFESSIONAL LIABILITY



DIRECTORS & OFFICERS LIABILITY

- Condo / Homeowners Property Owners Associations
- Independent Directorship Coverage
- Non-Profit Organizations
- Private Companies
- Public Companies
- Side A Coverage

Optional Coverages:

- Blended Programs
- Defense Outside the Limits of Liability
- Entity Coverage
- Separate Limits for each Coverage Part

TENANT DISCRIMINATION

- Property Owners
- Property Managers
- Exposures:
 - Fair Housing Laws
 - Americans with Disabilities (ADA)

EMPLOYMENT PRACTICES LIABILITY

All classes including:

- Auto Dealers
- Law Firms
- Physicians
- Restaurants, Hotels & Country Clubs
- And many more

Optional Coverages:

- Defense Outside the Limits of Liability
- Punitive Damages
- Third Party Liability
- Wage & Hourly

MISC PROFESSIONAL E&O

Coverages available for most classes including:

- Accounting Firms
- Architects & Engineers
- Computer Consultants/Programmers
- Consultants (Environmental & much more)
- Employment Agencies
- Home Inspectors
- Insurance / MGAs, Agents/Brokers
- Law Firms
- Property Managers
- Real Estate Agents/Brokers
- And many more

Optional GL Coverage Available on Many Classes

MEDICAL/SOCIAL SERVICES PROFESSIONAL LIABILITY

- Adoption / Foster Care Agencies
- Clinical Trials
- Counseling Risks
- Home Health Care
- Hospitals
- Labs
- Medical Equipment Providers
- Medical Spas
- Occupational Therapy Centers
- Pharmacies
- Physical Therapy Centers
- LTC & Nursing
- Surgery Centers
- And Many More

Optional GL Coverage Available on Many Classes

SCHOOL LEGAL LIABILITY

- D&O
- E&O
- EPL Package

PUBLIC ENTITY LIABILITY:

- Ambulance / EMT Operations
- General Liability
- Law Enforcement Liability
- Public Officials Employment Practices/D&O

MEDIA/INTERNET LIABILITY

- Copyright / Trademark Infringement
- First Party Coverage
- Malicious Code
- Public Relations Coverage
- Third Party Coverage
- Unauthorized Access

CYBER LIABILITY:

- First Party
- Third Party





| ENVIRONMENTAL

CGL / PROFESSIONAL / POLLUTION / COMMERCIAL AUTO / WORKERS' COMP / EXCESS LIABILITY

CONTRACTORS AND CONSULTANTS

- Asbestos, Lead & Mold Abatement / Testing Consulting
- Clean-up / Remediation of Pollutants
- Compliance Permitting & Training
- Environmental Consulting
- Environmental Engineering
- Environmental Site Assessment Contractors Consultants – Phase I, II, and III
- Hazardous Waste Management and Disposal
- Installation, Removal, Cleaning of Underground and Aboveground Storage Tanks
- Laboratories
- Recycling Facilities
- Tank Testing and Compliance
- Waste Brokering
- All Other Classes

CONTRACTORS POLLUTION LIABILITY

- Demolition
- Electrical / HVAC
- Excavation & Grading
- General Construction
- General Contracting
- Insulation
- Maintenance / Janitorial
- Masonry & Concrete
- Non-Environment Drilling
- Other Miscellaneous Contracting Services

- Painting
- Pipeline Construction / Maintenance
- Service Station Construction
- Street and Road Paving
- All Other Classes

COVERAGE HIGHLIGHTS AND AVAILABILITY

- Admitted and Non-Admitted Carriers
- Commercial General Liability / Professional Pollution / Workers' Compensation / Auto Commercial

SITE SPECIFIC POLLUTION LIABILITY

- Bulk Fuel Storage
- Chemical & General Manufacturing including Products Pollution
- Commercial Buildings / Warehouse / Storage Facilities
- Contaminated Properties
- Golf Courses
- Hazardous & Non-Hazardous Waste Landfills
- Laboratories
- Recycling Facilities
- Shopping Centers
- TSDF's – Treatment, Storage, Disposal Waste Facilities
- Vacant Land
- Waste Treatment Facilities

And Many More!





MARINE & INLAND MARINE

MARINE HIGHLIGHTS AND AVAILABILITY

- All Marine Liabilities
- Bumbershoot
- Hull and P&I
- Marine - Equipment, Motor Truck Cargo
- Marine Related Property
- Maritime Employers Liability
- Maritime General Liability
- Ocean & Inland Cargo
- P&I (both including & excluding Crew)
- Vessel Pollution
- Wharfingers
- International Scope
- Minimum Premium of \$1,000
- Capacity to 100,000,000
- Admitted & Non-Admitted Carriers

INLAND MARINE HIGHLIGHTS & AVAILABILITY

- Builder's Risk
- Computerized Business Equipment
- Contractor's Equipment
- Manufacturers, Processors & Wholesalers
- Fine Art Floaters
- Inland Transit
- Motor Truck Cargo
- Landscape Equipment
- Limits Up to: \$250,000 any one item & \$1,000,000 per policy
- Minimum Premiums \$500



MIND, BODY & SOUL

MEDISPAS & DAY SPA

- Acne Treatments
- Bioidentical Hormones
- Body Contouring/Cellulite Reduction
- Botox I Dysport I Xeomin
- Cryotherapy
- Dermal Fillers
- Dietitians I Wellness Analysis
- Fat Transfers
- Hair Transplants
- hCG & RX Weight Loss
- Hyperbaric Oxygen Treatments
- Laser/IPL Hair Removal
- LED Teeth Whitening & Hair Stimulation
- Light/Energy skin rejuvenation
- Mesotherapy/Kybella
- PDO Threading
- PRP Treatments
- Rosacea, Psoriasis and Vitiligo Treatments
- Sclerotherapy
- Tattoo Removal
- Tumescence Liposuction
- Vaginal Rejuvenation
- Vitamins & Supplements

BEAUTY SALON & INDEPENDENT CONTRACTOR

- Aesthetic/Medical peels
- Airbrush tanning
- Body wraps
- Cryo Spot Treatments
- Dermaplaning
- Ear/nose piercing
- Ear candling
- Electrology
- Eyelash and/or eyebrow enhancement
- Facials
- Foot Detox
- Hairdressing and barbering services
- LED Light Therapy
- Manicures and pedicures
- Massage/Endermologie
- Microcurrent

- Microdermabrasion
- Needling/collagen induction therapy
- Non-invasive cosmetic ultrasound
- Non-invasive aesthetic radio frequency
- Reiki
- Sugaring/Threading
- Topical makeup application
- UV Tanning
- Waxing

PERMANENT COSMETICS & MICROBLADING

- Aesthetics
- Bald Spot Re-pigmentation
- Beautician/Cosmetology Services
- Beauty Marks
- Combo policies for locations with salons/spas/boutiques
- Eyeliner
- Eyebrows – microblading and traditional methods
- Lips/lipliner
- Needling/Collagen Induction Therapy
- Nipple areola reconstruction
- Pigment/Anesthetics Manufacturers/Distributors
- Pigment Removal/Lightening
- Private Labeling of Products
- Scar camouflage
- Teaching (no per student charge)

TATTOO & BODY PIERCING

- Apprenticeship Programs
- Body Jewelry Importers / Retailers
- Body Piercing - full studios or individuals
- Conventions
- Cover up work
- Gauging
- Guest Artists / Piercers - short term or rotating station

- Microblading
- Mobile Units for fairs / festivals
- Permanent Cosmetics
- Pigment Manufacturers / Distributors
- Surface Piercing / Dermal Anchors
- Tattooing - whole parlors or independent contractors
- Tattoo and Piercing of Minors
- Tattoo Removal with topical solutions or lasers

MEDICAL & LAB DIRECTOR

- Businesses
- Chart Analysis
- Colleges
- Counseling Clinics
- EMT & EMS Personnel
- Events
- Home Health Facilities
- Lab testing facilities
- Med Light Facilities
- Medspa/Aesthetics Oversight
- Nursing Home Directors
- Occupational Therapy Review
- Oversight of Jails
- Sleep Centers
- Specimen collection facilities
- Workers Comp Carrier Consultations

ALLIED HEALTH CLASSES

- Beer & Wine Testing Labs
- Blood & Urine Labs
- Clinical Trials
- Compounding Pharmacies
- Dental Labs
- Doctors Offering EMT oversight
- Doctors offering online consultation
- Doctors offering Telemedicine
- Doctors overseeing events
- Drug testing labs
- Medical labs
- Medical Directors

- Pathology Labs
- Vitamin & Supplement Manufacturing

PRODUCTS LIABILITY

Claims Made & Products Liability

- Adult Novelty Items
- Animal Supplements
- Beauty Products
- E-Cig Suppliers & Manufacturers
- Medical equipment
- Non-Invasive Medical Products
- Nutraceuticals
- Private label beauty products
- Tattoo supplies & equipment
- Tattoo removal products and supplies

SMOKE SHOPS & E-CIGS

PRODUCT LIABILITY

- Distributors of E-Cigarettes & E-Liquids
- E-Cigarette Manufacturers/Importers
- Hookah Lounges
- Mixers of E-Liquids
- Paraphernalia Stores
- Personal Vaporizer Mod Manufacturers
- Private Labeling of products
- Retail stores with mostly smoke shop type items
- Smoke Shops
- Tobacco Distributors
- Vaping Shops

MEDICAL MARIJUANA

Product Liability, Property

Coverage & Governmental Actions

Reimbursement coverages available

- Dispensaries
- Edible manufacturers
- Hydroponic stores
- Indoor growers
- Testing laboratories





Morstan General Agency
Long Island, NY 516-488-4747
New York, NY 212-999-4744
Woodbridge, NJ 732-726-1400
www.morstan.com

