



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!

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!

