JE Brown & ASSOCIATES
303 LENNON LANE, WALNUT CREEK, CA 94598
T (800) 955-8213 | (925) 947-2990 F (925) 947-3978
JEBrown.net

California Products

PERSONAL LINES

VACANT DWELLING

Values to $3M, $35 minimum premium, $1M CPL available. Major renovations acceptable. LLCs, Trusts, Estates, as named insured. Scheduling of multiple units. Admitted and non-admitted options. 3, 6, 9, & 12 month terms. DP-1 & DP-3! PC 1-10. Online policy issuance and binding available.

DWELLING FIRE

DP-1 and DP-3. Older, secondary or seasonal homes, vacation/short-term rentals, vacancy endorsement available. Multiple losses considered. PC 1-10. Admitted and non-admitted options. Schedule multiple units, contents coverage, CPL or OL&T available.

HOMEOWNERS

Versatile programs able to accommodate preferred risks, homes with losses, older homes, homes near brush or in PC 8-10. Extended replacement cost, replacement cost contents, scheduled personal property, increased business property, liability to $1M. Values from $75,000 to $4M. DIC available up to $3M. Online binding and policy issuance.

HIGH VALUE HOMEOWNERS

Values from $300,000 and up- NO LIMIT! Up to 200% Replacement Cost. All risk policy with all the bells and whistles. Admitted and non-admitted options. Accounts with prior losses, homes on hillsides, stilts or close to water, and unique construction. Up to $10,000,000 CPL. Valuable Articles Coverage, Umbrella, and Auto coverage available.

COC/BUILDERS RISK

Admitted and non-admitted options. Light renovations or ground up construction. PC 1-10, owner-builder acceptable. 3, 6, 9, or 12 month terms. Liability coverage available for most risks. Online quoting & policy issuance. Can do commercial risks as well.

MANUFACTURED HOME

In or out of park – Preferred, Seasonal, Rental, Vacant, & Commercial. Earthquake coverage available. Extended replacement cost available. No age restrictions. Direct Bill and Payment Installments. DIC available up to $3M. Online binding and policy issuance. AMIG, KWS, and Aegis Specialty.

FLOOD

Both WYO and Private Flood options. Online binding and policy issuance. Lloyd's product with competitive premiums and no elevation cert required! High commission rates too!

HO-6/UNIT OWNERS

Condo/Townhouses. Owner, Seasonal, Vacant, Rental, Short-Term/Vacation Rentals. High value ok. CPL/OLT to $500,000 replacement cost contents, earthquake, property manager AI. DIC available up to $3M. Direct Bill option. Admitted and non-admitted markets.

BOAT & JET SKIS

Both liability and physical damage policies. Liability only policies available. No Lay – Up restriction. Houseboat to 125 ft., Pontoon boats, Ski boats, Bass/ Walleye, Sailboats, Ski boats, Sport fishing boats up to 79 mph. and Runabouts. Values to $1M. Online policy issuance and Direct Bill.

CPL & OLT

Limits to $1M. Excess CPL up to $5M. Vacant land w/ acreage or odd structures. Prior losses considered. Occupied dwellings, or renovation projects ok. LLCs, Estates, Trusts, Limited & Family Partnerships eligible.

PERSONAL UMBRELLA

Stand-alone or package. Preferred to non-standard risks. Youthful or elderly drivers, violations accepted. High profile and celebrity eligible. Up to $10M in primary cover. Up to $10M Excess Umbrella available. Quick quote online at www.jebrown.net or by phone.

ELITE COLLECTOR VEHICLE

Street Rods, Customs, Antiques, Classics, Kit Cars, & Exotics! Flexible mileage plans and ability to endorse occasional commute usage. One charge for liability on collections. Direct Bill. Online binding and policy issuance.

STANDALONE JEWELRY

A+ carrier offering repair or replacement coverage for all types of jewelry. No max insured value. Flexible deductible options from $0-$100,000. Coverage for loss, damage, theft, disappearance. Agent friendly online binding and policy issuance.

COMMERCIAL LINES

LESSOR'S RISK

Admitted and non-admitted options for preferred or non-standard risks. Condos/Planned Unit Development/Office Building/Community Association/ Mixed Occupancy. $2M/$4M Liability limits available. Up to 125% RC, TIV $5M or 30 units. Older buildings ok with updates. Restaurant exposures considered. USLI, AUGold, DPSI.

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COMMERCIAL LINES

CANNABIS

A rated carrier with simple online quoting. Solutions offered for retail/dispensaries, cultivators, processors/ manufacturers, and ancillary businesses. GL aggregate limit $1M/$2M. Max gross revenues of $15M. Max TIV per location $5M.

BOP

A++/A rated carriers with Direct Bill options. Online quoting and binding for some carriers. Light on fees and competitive commissions. Wide variety of classes available. Small business owners with up to $5M in revenue. Professional coverage available or included for many classes.

CONTRACTORS

Multiple carriers with appetite for Artisans on admitted basis. Online rating/issuance for many classes. GL only or Inland Marine package. Appetite includes Handymen, GCs (including paper contractors), Plumbers, Roofers, Solar, Excavating, and many more! New ventures ok. Blanket AI and Waiver offered on many classes.

COMMERCIAL EARTHQUAKE/DIC

Building limits to $10M. Contents up to $5M. Options for Rental Income, Business Interruption, and Sprinkler Leakage. Soft story construction eligible. One page form submission for quick quotes.

VACANT BUILDINGS/BUILDER'S RISK

Values to $10M. Admitted and non-admitted options with online or phone quoting. 3, 6, 9, 12 month terms & special form. Older buildings, PC 1-10, or renovations considered.

COMMERCIAL GENERAL LIABILITY

A++/A carriers with online & phone quoting on many classes-bind some online! 150+ classes considered w/light fees & competitive commissions. Risks up to $50M in revenue. See our site for complete details.

COMMERCIAL PACKAGE

A++ option with online or phone quoting. Non-admitted options for property up to $10M per location. Liability risks up to 400,000 sq. ft. or $50M in revenue. Hotel/Motel, LRO, Distributor/Wholesaler, and many more!

COMMERCIAL PROPERTY

A++/A carriers with online quoting for some classes. Fast turnaround on submissions. Stand-alone building or equipment cover. Up to $10M per location. Can do COC. Wide variety of classes – see site for details.

COMMERCIAL UMBRELLA/EXCESS GL

A++ carrier with online or phone quoting. Can write over GL/Auto/Employers Liability/Professional. MP as low as $530 on admitted paper. No self-insured retention. Light on fees with competitive commission.

COMMERCIAL ENVIRONMENTAL PACKAGE

GL, Contractors Pollution Liability, & Professional policy. Stand-alone pollution available. Targeting remediation or abatement of pollutants, fire and water restoration, storage tank cleaners, environmental consultants, alternative energy contractors & consultants. Up to $5M limits.

SPECIAL EVENTS

A++ carrier. Admitted and non-admitted options to accommodate a wide variety of events. Up to 10K attendees. Festivals, weddings, car shows, trade shows, and much more. Low MP and quick online rating available. Liquor liability offered for most classes.

5 + SCHEDULED DWELLINGS

Schedule an unlimited number of 1-6 family dwellings on one policy! Mix of Tenant and Vacant ok. LLC/Corp ok. Admitted and non-admitted, A+ rated company. Direct bill with payment options. Basic, Broad, or Special form by location. Up to $2M individual dwelling limit. Premises liability option $1M/$2M aggregate limit.

PROFESSIONAL LIABILITY

NON-PROFIT

A++ carriers offering complete packages: GL, Property, D&O, EPLI & Special Events cover. Broad appetite – Foundations/Clubs, Youth Sports, Social Services, Houses of Worship, Fraternal Clubs, and more! Quote by phone, application, or online!

E&O

A++/A rated carriers, admitted & non-admitted. Online rating/binding for many classes, and fast turnaround on submissions. Limits to $10M for A&E, Contractors, Tech, and Allied Health Care risks. Mono-line or modular policies with GL, Crime, Privacy Liability, Hired/non-owned auto, etc. Wide variety of classes - Quote from any application or bind online!

DATA BREACH/PRIVACY LIABILITY

A++/A rated carriers for limits to $10M. Admitted & non-admitted for mono-line or package. Cover for first and third party breach cost & pay on behalf of wording. Options for cyber extortion, crisis costs, PCI fines, Media/Website liability, & Hacker Damage. Online rating via SSO!