NOVATAE RISK GROUP

SPECIALTY INSURANCE \ REIMAGINED

MGA PROGRAMS

ALLIED ASSISTED LIVING FACILITY PROGRAM

- ALFs, Memory Care, RCFEs, and Group homes
- Related classes: home health agencies, physical and occupational therapy, durable medical sales, ambulance/NEMTs, mental health support, case management advocates, medical clinics, and other similar services
- All states
- Hugo Soltero 480-582-4051 hugo.soltero@novatae.com
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ALLIED HEALTHCARE

- Med Prof/CGL, sublimits for HIPPA, SA/M, cyber, HNOA
- Top classes: med spas, home healthcare, drug rehab, med directors, WL treatment clinics, urgent care and surgical centers
- Nationwide except WV, HI, AL
- Hugo Soltero 480-582-4051 hugo.soltero@novatae.com
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FINE ARTS

- Personal and commercial
- Wine, art, jewelry, guns, museums, historical societies, commercial artists, galleries, and art dealers
- Minimum total insured value of $50,000
- All 50 states plus some foreign locations with a domestic U.S. address
- **Dena Furmanek 779-704-4599 dfurmanek@marketscout.com**
- **SUBMISSIONS:** faquotes@marketscout.com

ANIMAL MORTALITY

- Equine, Livestock, and Canine Mortality
- Optional medical and surgical and loss of use coverages
- Commercial Inland Marine
- Nationwide except AK & HI
- **Greg Whaley 402-345-1818 gwhaley@marketscout.com**
- **SUBMISSIONS:** lmsubmissions@marketscout.com

CONTRACTORS GUARD

- Contractors GL for 40+ classes
- 1/2/2 standard limits
- A-VIII Excellent A.M. Best rating
- $500 minimum premium
- New ventures, gaps, lapsed
- Residential and commercial
- Enhancements available
- Multi-state risks
- All states excluding NYC
- **Hugo Soltero 480-582-4051 hugo.soltero@novatae.com**

FLOOD PROGRAM

- Residential and commercial
- Primary flood authority at $2.5 million any one risk
- Vacant properties eligible
- Up to $3.5 million to rebuild
- Open market primary and excess up to $1 billion TIV
- **Eddie Mauro 515-343-5026 flood@novatae.com**

BUILDERS RISK

- Builders' risk
- FL and TX
- **Hugo Soltero 480-582-4051 hugo.soltero@novatae.com**

INVESTOR PROPERTY PROGRAM

- Comprehensive Commercial Insurance for Residential Investor Property Schedules
- Targeting Residential Dwellings
- (including Student Housing and Apartments under 20 units per location)
- Each structure has no more than: $5.0 Million in TIV (higher on referral basis)
- Buildings must be under: 3 Stories or less

PACKAGE POLICY

(including Builders Risk and Vacant Coverage Capability)

- Property Coverage (i.e., building, business personal property of others, business or rental income, mobile equipment, etc.)
- Commercial General Liability ($1M/$2M/$2M limits)
- Employee Benefits Liability ($1M/$2M limits)
- Nationwide(with Limited Critical CAT)
- Hugo Soltero 480-582-4051 hugo.soltero@novatae.com
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NORTHEAST HOMEOWNERS' PROGRAM: NY & NJ

- 1-4 family owner occupied primary, seasonal, and secondary
- 1-4 family tenant occupied
- 1-4 family vacant homes
- (3-, 6-, and 12-month options)
- 1-4 family vacant under reno homes (liability excluded)
- (3-, 6-, and 12-month options)
- Max TIV is $1 million currently
- Max liability $1 million
- Coastal with wind/hail exclusions or up to 5% deductible
- Considers in LLC/Trust names
- New York and New Jersey
- **Danielle Gutierrez 718-906-5326 dgutierrez@novatae.com**
- **SUBMISSIONS:** personallinesservice@novatae.com

HIGH VALUED HOMEOWNERS

- All occupancies: primary, secondary, seasonal, rental, AirBNB, and COC
- High profile, unprotected, and past losses all considered
- Typically, minimum Coverage A of $1M applies
- All states
- **Chris Hatt 972-934-4275 chatt@marketscout.com**

NORTHEAST HOMEOWNERS' PROGRAM: NEW ENGLAND

- Personal and commercial
- Wine, art, jewelry, guns, museums, historical societies, commercial artists, galleries, and art dealers
- Minimum total insured value of $50,000
- All 50 states plus some foreign locations with a domestic U.S. address
- **Tina Allen tinaa@novatae.com**
- **SUBMISSIONS:** personallinesservice@novatae.com

SERVICE & CONVENIENCE STORE

- Property, GL, liquor, crime and theft, non-owned auto, assault & battery
- Property up to $10 million TIV
- New ventures >2 years
- AR, CA, TX, NY, NJ, PA, NM, AZ, KS, NV, MI, MD, VA, OK, TN, UT, GA, IL
- Hugo Soltero 480-582-4051 hugo.soltero@novatae.com

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