



U.S. Insurance

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multi-nationals, Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

Sompo Express

Our dedicated focus enables us to work with our binding authority agent network to develop programs and provide coverage for unique risks that are traditionally hard to place, often due to the types of operations or their size. Target accounts exhibit a low exposure to frequency and moderate exposure to severity and include general contractors, trade contractors, retail, lessors' risk, packages, new entities and a variety of additional niche product lines.

Coverage Features

CASUALTY BUSINESS

- Coverage for more than 700 eligible General Liability classes
 - In-house general liability limits available up to \$2M/\$4M/\$4M
 - Per location and jobsite aggregates available
 - Hostile Fire Pollution Buybacks through CG 2155 or CG2165
 - Hired and Non-Owned Auto Liability
 - Employee Benefits Liability
 - Liquor Liability

PROPERTY BUSINESS

- We underwrite risks of up to \$5M TIV per location
 - Wind Tiers 1 and 2
 - Equipment Breakdown
 - Building, BPP, Signs and Business Income
 - Enhanced Property coverage endorsement including newly added Glass and Ordinance/Law
 - Inland Marine with limits available up to \$250K

TARGET CLASSES

- 9000 ISO contractors classes.
 - Primary and Non-Contributory
 - Waiver of Subrogation
 - Common additional insured endorsements such as CG2010 and CG2037
 - Per Location and Jobsite Aggregates
 - Inland Marine Contractors' Equipment
- Habitational including Apartments, Condominiums, Townhouses and Single Multi-Family Dwellings
- Hotel/Motel
 - Inn Keepers Legal Liability
- Restaurants/Bars/Taverns
 - Liquor Liability for restaurants only

UNDERWRITING CAPABILITY

- Highly experienced underwriters, adept at understanding, handling and supporting complex and challenging accounts
- Dedicated and service-oriented claim team provides agents with prompt claims and coverage responses
- Limited appointments to a select number of agents provides a competitive advantage and promotes long-term relationships
- All rating, quoting, binding, issuance and endorsements are transacted via our state-of-the-art web portal accessible by our appointed agent network

POLICY FORMS

- ISO General Liability 2007 Edition
- ISO Property 2007 Edition

LOCATIONS

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FLORHAM PARK

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