



**Chris-Leef
General Agency, Inc.**



Sure & Steady Growth Through Integrity, Imagination & Innovation

www.chris-leef.com



CONTACT US

Chris-Leef General Agency, Inc.

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www.chris-leef.com

Brokerage Department

brokerage@chris-leef.com

Commercial Transportation Department

auto@chris-leef.com

Contract/Binding Department

contract@chris-leef.com

Personal Lines Department

personallines@chris-leef.com

Professional Department

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Accounting Department

accounting@chris-leef.com

Claims Department

claims@chris-leef.com

Marketing Department

info@chris-leef.com

Programs Department

programs@chris-leef.com



Our Companies

- ✿ ACE
- ✿ Admiral
- ✿ ADX
- ✿ AIG
- ✿ American Modern
- ✿ American Special Risks
- ✿ AU Gold
- ✿ Axis Pro
- ✿ Beazley
- ✿ Burlington
- ✿ Capitol Indemnity
- ✿ Capitol Specialty
- ✿ CFC
- ✿ Century Surety
- ✿ Chartis
- ✿ Colony
- ✿ CoverX
- ✿ Crum & Forster
- ✿ Essex
- ✿ Evanston
- ✿ First Financial
- ✿ Freberg Environmental
- ✿ GLUK
- ✿ Great American Ins Co
- ✿ Great Divide
- ✿ Hallmark
- ✿ Hartford
- ✿ HCC Insurance Holdings
- ✿ Houston Casualty
- ✿ Hudson
- ✿ IFG
- ✿ Lexington
- ✿ Liberty Mutual
- ✿ Lloyds of London
- ✿ Markel
- ✿ Mid Continent
- ✿ Monitor
- ✿ Mt. Vernon
- ✿ National Casualty
- ✿ Nationwide E&S/Specialty
- ✿ Nautilus
- ✿ NECC Rockhill
- ✿ One Beacon
- ✿ Penn America
- ✿ Penn Star
- ✿ Philadelphia
- ✿ Prime
- ✿ ProSurance
- ✿ RLI
- ✿ Scottsdale
- ✿ Seneca
- ✿ TGA
- ✿ USLI
- ✿ Verus
- ✿ Westchester
- ✿ Western Heritage
- ✿ Western World
- ✿ Zurich



Programs & Product Overview

Programs Department

Our Programs Department specializes in providing help to any of our customers in finding markets for unusual risks or homogenous groups. This includes assistance with risk retention groups and/or captive formations.

Personal Lines Department

Homeowners – Dwelling Fire – Vacant Dwellings – Manufactured Homes – Farm & Ranch – High-Valued Homeowners – Premises & Personal Liability – Personal Umbrellas – Watercraft – Earthquake – Flood – Motorsports – Animal Liability – In-Home Business – Collector Vehicles

Commercial Transportation Department

Auto Liability – Auto Physical Damage – Motor Truck Cargo – Contingent Cargo – Garage Liability (Dealership & Service/ Repair Shop) – Dealers Open Lot – Garagekeepers – Excess Auto Liability – Excess Cargo

Contract/Commercial Binding Department

General Liability – Liquor Liability – Commercial Property – Inland Marine – General Contractors – Artisan Contractors – Roofers – Remodelers – Bar/Restaurant/Tavern – Special Event Coverage – Excess Liability – Umbrella

Brokerage Department

High-Valued & Hard-to-Place Property – Commercial Package – Manufacturers – Umbrella & Excess Liability – Environmental Liability – Deductible Buy Down – Product Liability

Professional Lines Department

Errors & Omissions Coverage, Directors & Officers Liability – Employment Practices Liability – Privacy/Security/Cyber Coverage – Insurance Agent's E&O – Home Inspectors – Real Estate Agent's/Property Managers – Allied Health Risks – Non-Profit Organizations – All types of Consultants – Home/Condo Associations – Social Service – Architects/Engineers – Technology Risks – Title/Escrow Agents – Staffing Agencies – Media Related Risks – Investigators/Background Screening

**Premium Financing is available through National companies.
Just ask us for a quote!**



Chris-Leef General Agency, Inc. offers numerous opportunities not shown in this brief overview. We hope you will contact us with all of your insureds' needs no matter how large or small.

Personal Lines Department

*Specializing in Homeowners, Dwelling Fire, Personal Inland Marine,
Manufactured Homes, Umbrellas and Vacant Land*

Coverage & Classes

- ✿ Airbnb
- ✿ Animal Liability
- ✿ Builders Risk/Course of Construction
- ✿ DP-1, 2 & 3
- ✿ Elite Auto / Collector Vehicle
- ✿ Farm & Ranch
- ✿ Farm Liability
- ✿ High-Value Homes
- ✿ HO-3, 4, 5, 6, 8, & 10
- ✿ In-Home Business
- ✿ Inland Marine
- ✿ Manufactured Homes (No age limit)
- ✿ Monoline Earthquake
- ✿ Monoline Flood
- ✿ Motorsports (Including motorcycles)
- ✿ Personal Auto
- ✿ Premises & Personal Liability (Including Excess)
- ✿ Short-term / Vacation Rental
- ✿ Tiny Homes
- ✿ Umbrella (Primary & Excess)
- ✿ Vacant Dwellings (Including Renovations)
- ✿ Watercraft

Online Quoting Capabilities Available for the Following Products

- ✿ Airbnb
- ✿ Builders Risk / Course of Construction
- ✿ Dwellings Fire
- ✿ Elite Auto / Collector Vehicle
- ✿ Homeowners
- ✿ Manufactured Homes (No age limit)
- ✿ Motorsports (Including motorcycles)
- ✿ Short-term / Vacation Rental
- ✿ Tiny Homes
- ✿ Vacant Dwellings (Including Renovations)
- ✿ Vacant Land
- ✿ Watercraft

Direct Bill Available for the Following Products

- ✿ Airbnb
- ✿ Dwelling Fire
- ✿ Elite Auto / Collector Vehicle
- ✿ Homeowner
- ✿ In-Home Business
- ✿ Manufactured Homes (No age limit)
- ✿ Motorsports (Including motorcycles)
- ✿ Personal Auto
- ✿ Short-term / Vacation Rental
- ✿ Tiny Homes
- ✿ Umbrella
- ✿ Vacant Dwellings (Including Renovations)
- ✿ Watercraft



**For additional information:
Please contact an underwriter or email us at personallines@chris-leef.com.**

Commercial Transportation Department

Specializing in Garage Liability (Dealers and Service/Repair), Dealers Open Lot, Garagekeepers, Auto Liability, Auto Physical Damage and Motor Truck and Owner Cargo (Coverage Written Monoline or Package)

Garage Liability: Dealerships

- ✦ Auto Auctions
- ✦ Consignment Sales & Internet Sales
- ✦ Emergency Vehicle Sales
- ✦ Farm & Construction Equipment Sales
- ✦ Golf Cart Sales
- ✦ Heavy Truck Sales
- ✦ Incidental ATV & Scooter Sales
- ✦ Motorcycle Sales
- ✦ Mobile & Motor Home Dealers
- ✦ Non Franchised Dealers
- ✦ Salvaged Titled Sales
- ✦ Trailer & Semi-Trailer Sales
- ✦ Wholesale Dealers

Garage Liability: Service/Repair

- ✦ Antique/Classic Auto Repair
- ✦ Auto/Van Conversions
- ✦ Contractor's Equipment Repair
- ✦ Heavy Truck Repair
- ✦ Mobile Mechanic
- ✦ Motorcycle Repair
- ✦ Oil/Lube Operations
- ✦ Paintless Dent Repair
- ✦ Valet Parking

Auto & Trucking Liability

- ✦ Airport Shuttles
- ✦ Bobtail/Non Trucking
- ✦ Church & Day Care Vans
- ✦ Concessions
- ✦ Contractors
- ✦ Courier Services
- ✦ Driver Training Schools
- ✦ Dump Trucks/Excavators
- ✦ Employee Transportation & Van Pools
- ✦ For Hire Trucking
- ✦ Funeral Escorts
- ✦ Garbage/Recyclers Haulers
- ✦ Household Movers
- ✦ Limousines
- ✦ Motor Truck Cargo
- ✦ Non-emergency Medical Transport
- ✦ Security Patrol
- ✦ Snow Removal
- ✦ Social Services
- ✦ Taxi Services
- ✦ Tree Trimmer
- ✦ Tow Truck



For additional information:
Please contact an underwriter or email us at auto@chris-leef.com.

Contract Binding Department

**Specializing in Commercial Lines Casualty, Property,
Inland Marine, Liquor Liability, Excess & Umbrella**

MAIN STREET BUSINESS - NEW IN BUSINESS - LOSS HISTORY ISSUES

Quoting & Binding Authority for Most Classes

- ✿ Alarm Installers
- ✿ Animal Services
- ✿ Artisan Contractors
- ✿ Apartments
- ✿ Bars, Taverns & Restaurants
- ✿ Beauty/Barber Shops
- ✿ Builders Risks
- ✿ Churches
- ✿ Convenience Store
- ✿ Crop Sprayers
- ✿ Daycare Centers
- ✿ Exercise /Health Clubs
- ✿ Exterminators
- ✿ Food Truck/Push Cart
- ✿ Janitorial Services
- ✿ Mercantile/Retail
- ✿ Outfitter
- ✿ Security Guards
- ✿ Special Events
- ✿ Tanning Salons
- ✿ Tree Trimmers
- ✿ Vacant Buildings
- ✿ Warehouses
- ✿ Welders

Contractors

- ✿ ARTISAN CONTRACTORS:
Low Minimum Premiums
- ✿ GENERAL CONTRACTORS:
Commercial & Residential
- ✿ REMODELERS:
Residential & Commercial
- ✿ ROOFERS:
100% Subcontracted

*Blanket Additional Insured including Primary & Non-Contributory and Waiver of Subrogation
Per Project Aggregate/Misc Tool & Scheduled Equipment/Excess Limits Available*

Bars / Restaurants / Taverns

- ✿ Bouncers/Doormen
- ✿ Dance Floors
- ✿ Deli's
- ✿ Gentlemen's Clubs
- ✿ Live Entertainment
- ✿ Night Clubs
- ✿ Restaurants with Alcohol Sales
- ✿ Sports Bars

Can be Packaged or on a Monoline Bases

BE SURE TO CHECK OUT OUR WEBSITE FOR ONLINE RATING/QUOTING CAPABILITIES

**For additional information:
Please contact an underwriter or email us at contract@chris-leef.com.**



Brokerage Department

*Specializing in Commercial Casualty, Excess/Umbrella,
Commercial Property, Environmental Liability and Product Liability*

Commercial Casualty Coverages Offered

- ✦ Claims-Made Coverage Form
- ✦ Claims-Made Conversion to Occurrence
- ✦ Commercial General Liability
- ✦ Completed Operations Liability
- ✦ Discontinued Product Liability
- ✦ Excess CGL/Product Liability
- ✦ Extended Reporting Periods
- ✦ IBNR ("Nose") Coverage
- ✦ Occurrence Coverage Form
- ✦ OCP Liability
- ✦ Oil & Gas Risks
- ✦ Product Liability
- ✦ Railroad Contractors
- ✦ Railroad Protective Liability

Targeted Top Classes

Contractors

- ✦ Blasting
- ✦ Boiler Installation
- ✦ Crane and Equipment Rental
- ✦ Demolition
- ✦ Elevator
- ✦ Fireworks Display
- ✦ Mechanical
- ✦ Railroad
- ✦ Security Guard
- ✦ Sprinkler
- ✦ Steel Erection
- ✦ Water/Sewer

Manufacturers

- ✦ Amusement Devices
- ✦ Auto Parts
- ✦ Bicycles
- ✦ Chemical
- ✦ Boats
- ✦ Fireworks
- ✦ Medical Equipment/Expendables
- ✦ Motor Homes
- ✦ Mobile Modular Housing
- ✦ Pharmaceuticals
- ✦ Playground Equipment
- ✦ Respirators
- ✦ Trailers
- ✦ Wire Ropes/Slings

Excess / Umbrella

Coverages Offered:

- ✦ Excess Commercial Auto Liability
- ✦ Excess Commercial General Liability
- ✦ Umbrella Liability

Forms:

- ✦ Claims-Made Coverage Form
- ✦ Occurrence Coverage Form
- ✦ Manuscripted Forms & Endorsements Tailored for Individual Risks



For additional information:

Please contact an underwriter or email us at brokerage@chris-leef.com.

Brokerage Department

*Specializing in Commercial Casualty, Excess/Umbrella,
Commercial Property, Environmental Liability and Product Liability*

Commercial Property Coverages Offered

- ✿ Animal Mortality/Livestock Coverage
- ✿ Commercial Inland Marine
- ✿ Commercial Property
- ✿ Commercial Package
- ✿ Deductible Buy Down
- ✿ Earthquake & Flood (Difference in Conditions)
- ✿ Primary and Excess Coverages

Capacity

No TIV Restrictions
Facultative reinsurance available for higher limits

Targeted Top Classes

- ✿ Apartments, Condominiums & Townhomes
- ✿ Builders Risks/Rehabs
- ✿ Churches
- ✿ Clubs
- ✿ Commercial Property/Inland Marine
- ✿ Contractors Equipment
- ✿ Hotels/Motels
- ✿ Manufacturing
- ✿ Mercantile
- ✿ Nursing Homes
- ✿ Restaurants and Taverns
- ✿ Schools
- ✿ Shopping Centers
- ✿ Vacant Buildings
- ✿ Warehouses

Environmental

- ✿ Engineers, Laboratories, Consultants & Contractors
- ✿ Environmental Consultants & Laboratories
- ✿ Environmental Contractors Program
- ✿ Hazardous Waste Haulers
 - ✿ Key Trucker Endorsements
 - ✿ ISO Broadened Pollution Form CA 99 48 10 01
 - ✿ MCS-90
 - ✿ All State Filings Available
 - ✿ FHWA BMC-91x Filing
- ✿ Lender Environmental Liability
- ✿ Liability Insurance for Restoration & Mold Contractors
- ✿ Mold Coverage
- ✿ Monoline Contractors Pollution Liability
- ✿ Site Specific Pollution Liability
- ✿ Waste Facilities Liability Program



For additional information:
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Professional Liability Department

Specializing in Errors & Omissions, Directors & Officers Liability, Privacy/Security/Cyber Coverage and Non-Profit Organizations

Classes of Business

- ✦ Architects & Engineers / Land Surveyors
- ✦ Consultants – All Types
- ✦ Design & Construction Industry
- ✦ Environmental/ Pollution Liability
- ✦ Financial Services/Accountants
- ✦ Home/Condo Associations
- ✦ Inspection Services
- ✦ Insurance Agents & Brokers
- ✦ Labor Union Liability
- ✦ Lawyers
- ✦ Misc. E&O
- ✦ Non-Profit Organizations
- ✦ Public Officials/Entities
- ✦ Real Estate E&O/Property Managers/ Mortgage Brokers/Business Brokers
- ✦ Recruitment, Employment, & Staffing Agencies
- ✦ Social Services
- ✦ Technology/Cyber Liability/ Media Liability/Data Breach
- ✦ Title Agents/Escrow Agents

Allied & Miscellaneous Medical

- ✦ Allied Healthcare Entities/Providers
- ✦ Home Healthcare
- ✦ Medical Malpractice (hard to place)
- ✦ Medi-Spa/Physical Training
- ✦ Misc Medical
- ✦ Residential/Assisted Living
- ✦ Small Hospitals Professional

Directors & Officers / Employment Practices

- ✦ Financial Institution
- ✦ Healthcare
- ✦ Non-Profit
- ✦ Private/Public Company

Coverages Available

- ✦ Crime
- ✦ Directors & Officers
- ✦ Kidnap & Ransom
- ✦ Employment Practices Liability (Monoline)
- ✦ Fiduciary Liability

Privacy / Security / Cyber Coverage

- ✦ Financial
- ✦ Hospitality
- ✦ Manufacturing
- ✦ Medical Related
- ✦ Municipalities
- ✦ Retail
- ✦ Schools / Education
- ✦ Service Industries



For additional information:

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Insurance Agents Errors & Omissions

Liberty Mutual Insurance, our exclusive Insurance Agents Errors & Omissions (E & O) Program provider, has over 30-years trusted industry experience. The program offers competitive pricing and flexible coverage options to meet the needs of an independent property and casualty agency.

Key Benefits

- ✦ Admitted Carrier
- ✦ An A:XV rated carrier by A.M. Best
- ✦ Easy Application Process
- ✦ No Membership Fees or Dues
- ✦ Specialized E&O Marketing Agents
- ✦ Targets Experienced Property & Casualty Agencies with Good Loss History

Flexible Rating Plan

- ✦ Broad Range of Experience & Loss Free Credits
- ✦ Flexibility for Mergers, Acquisitions & Additional Insureds
- ✦ Premium Reduction for Business Placed with Carriers' Customer Service Units
- ✦ Renewal Longevity Credits
- ✦ Risk Seminar Credits Increase with Greater Agency Participation and/or On-Site Audits

Expert Claims Administration

- ✦ Automatic coverage for independent contractors
- ✦ Broad coverage for people working on behalf of the insured
- ✦ Broad definitions of covered professional services
- ✦ Broad supplemental payments section
- ✦ Consent-to-Settle
- ✦ Contractual & Vicarious
- ✦ Liability coverage
- ✦ Covers allegation of damages worldwide
- ✦ Defense costs provided in addition to the limit of liability
- ✦ Deductibles as low as \$2,500 with a "one deductible each year" option*
- ✦ EPL coverage available by endorsement with separate limits and deductible*
- ✦ First Dollar Defense*
- ✦ Full prior acts coverage*
- ✦ Innocent Insured coverage for fraudulent or dishonest acts of employees
- ✦ Insurance Carrier Insolvency coverage*
- ✦ Insured vs. Insured Coverage for Personal Lines placements
- ✦ Personal and Advertising Injury for professional services
- ✦ Policy limits to \$10,000,000*
- ✦ Professional Services Extra Expense coverage available at a low cost
- ✦ Punitive damages covered where allowed by law
- ✦ Vicarious Fiduciary Liability coverage

*Subject to Underwriting

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