



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



**Sure & Steady Growth Through Integrity, Imagination & Innovation**

**[www.chris-leef.com](http://www.chris-leef.com)**





**CONTACT US**

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[www.chris-leef.com](http://www.chris-leef.com)

**Commercial Department**

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# 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

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

## Online Quoting Capabilities Available for the Following Products

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

## Direct Bill Available for the Following Products

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

**For additional information:**

**Please contact an underwriter or email us at [personallines@chris-leef.com](mailto: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](mailto:auto@chris-leef.com).**

# Commercial 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 [commercial@chris-leef.com](mailto:commercial@chris-leef.com).**





# Commercial Department

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

## Commercial Casualty Coverages Offered

Claims-Made Coverage Form	IBNR ("Nose") Coverage
Claims-Made Conversion to Occurrence	Occurrence Coverage Form
Commercial General Liability	OCP Liability
Completed Operations Liability	Oil & Gas Risks
Discontinued Product Liability	Product Liability
Excess CGL/Product Liability	Railroad Contractors
Extended Reporting Periods	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 [commercial@chris-leef.com](mailto:commercial@chris-leef.com).**



# Commercial 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:**

**Please contact an underwriter or email us at [commercial@chris-leef.com](mailto:commercial@chris-leef.com).**

# 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:**

**Please contact an underwriter or email us at [thinkproplus@chris-leef.com](mailto:thinkproplus@chris-leef.com).**



# 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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