

ezPac 

ezPac Arizona and Texas Coverage

AmTrust North America is pleased to offer ezPac, a flexible commercial package policy providing property and general liability coverage for small and mid-sized businesses. ezPac can be accessed quickly at our website via AmTrust *Online* to submit, rate, quote and bind policies, and match the insured's exposures with a wide range of optional and enhanced coverages.



Our Focus

small to mid-sized businesses



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

Eligible Classes of Business

- Apartments, condominiums and townhouses
- Mixed occupancies: retail, office and apartments
- Commercial real estate: lessors risk
- Restaurants
- Hotels
- Retail stores
- Wholesale distributors
- Office / Service

Commercial Property

- Flexible and broad limit options available for Building, BPP and BI coverages
- ISO basic, broad and special causes of loss forms
- Replacement cost, agreed amount and actual cash value available
- All construction types eligible

Optional Property Coverages

- Business Income
 - Actual Loss Sustained
 - Coinsurance or Monthly Limit
- Tenants' Improvements and Betterments
- Limited Water Damage
- Flood (non-critical)
- Earthquake (non-critical)
- Ordinance or Law
- Sign
- Spoilage
- Equipment Breakdown
- Property Expansion Form, which provides a bundle of coverage enhancements in four sections:
 - Section I contains a host of basic coverages with set limits
 - Section II is Expanded Inland Marine
 - Section III is Expanded Crime
 - Section IV is Expanded Business Income
 - For added flexibility, the limits included in Sections II-IV can be increased individually to meet customers' needs.

Comprehensive General Liability

- Limits up to \$1 million per occurrence / \$2 million General Aggregate
- Products / Completed Operations aggregate limit up to \$2 million
- ISO and company-specific General Liability forms

Optional General Liability Coverages

- Liquor Liability: limits up to \$1 million / \$1 million
- Hired and Non-owned Automobile
- Cyber Liability
- Employee Benefits Liability
- Employment Practices Liability Insurance (EPLI)
- General Liability Expansion Endorsement providing GL coverage enhancements, such as per location / project aggregate, blanket additional insured status for ongoing operations, blanket waiver of subrogation, blanket primary and non-contributory language and much more

877.528.7878

www.amtrustfinancial.com

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Ineligible Exposures

- Vacancy over 30%
- 24-hour operations
- Sub-contracting over 25%
- Seasonal operations
- Non-sprinklered frame restaurants
- Non-sprinklered frame habitational over 3 stories

AmTrust Online

Easy, 24/7/365 access for agents and clients to:

- Quote accounts in minutes
- Bind coverage same day as quote
- View details of policies and claims
- Pay premium

Flexible Payment Options and Plans

- Pay-As-You-Owe® (PAYO®)
- AutoPay - direct debit/EFT
- Credit card - online or by phone
- Check - pay by mail, online or by phone
- Flexible payment plans - please contact your sales representative or customer service at 877.528.7878

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