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It is our pleasure to be able to serve our customers in the following markets. If you not sure what you need or have any questions please give us a call and we will guide you through an evaluation of what coverage's you need and how to structure a policy to get the most value for your premium.

Our services include Personal Lines, Property & Casualty, Commercial Transportation, Professional / E&O, and Surety.

### **Michigan Personal Lines**

Comprehensive Personal Liability  
Contents in Mini-Storage  
Dwelling  
Flood  
Helmsman Yacht  
High Value Homes  
Home Based Business Owners  
Auto & Homeowners Program  
Hunting and Fishing Sportsmans Insurance  
Mobile Homes  
Personal Lines Package  
Personal Umbrella Liability  
Renters Coverage  
Seasonal & Secondary Homes  
Special Events  
Vacant Dwelling  
Watercraft

### **Michigan Property & Casualty**

Adult Day Care  
Adult Foster Care  
Agriculture - Commercial  
Air Conditioning- Sales, Service, & Installation

Alarm Installers  
Allied Health  
Amusement Rides, Games & Devices  
Animal Services Program  
Antique Stores  
Apartments  
Appliance Distributors and Stores  
Architects & Engineers- Professional Liability  
Art Galleries  
Artisan Contractors  
Auto Repair & Service Operations  
Aviation  
Bar -Tavern - Restaurant  
Beauty Shops  
Bed and Breakfasts  
Boat Dealers  
Boat Manufacturers  
Boat Rentals  
Book & Video Store  
Bowling Alleys  
Builders Risk  
Campgrounds  
Car Wash  
Caterers & Halls  
Child Care Centers  
Child Welfare Organizations  
Christmas Tree Sales  
Churches  
Clothing Store Product  
Clubs- Fraternal  
Clubs- Social  
Commercial Umbrella  
Communications Equipment Contractors  
Computer Hackers  
Concessionaires and Vendors  
Consultants Package  
Contents Only

Contractors - Non-Building  
Contractors - Remodelers  
Contractors Equipment  
Convenience Store  
Data Breach  
Day Care  
Deli  
Detective & Security Agencies  
Directors & Officers  
Directors & Officers- Non-Profit EPL Program  
Distributors & Wholesalers  
Driveway Paving  
Dry Cleaners BOP  
Dude Ranches  
Dwellings  
D&O- Condo and Homeowners  
Electronics Store  
Employment Agencies  
Employment Practices Liability  
Energy Classes  
Entertainers and Performers  
Environmental Liability  
Environmental Liability - Contractors and Consultants  
Excavation and Grading of Land  
Excess Auto  
Exercise & Fitness Centers  
Exterminators & Pest Control Services  
E&O- Life Insurance Agents & Brokers  
E&O - Misc.  
E&O - Real Estate  
Farm and Ranch  
Farm and Ranch Umbrella  
Fast Food  
Fiduciary Liability  
Garage  
Gas Stations  
General Contractors

Gentlemens Club  
Golf and Country Clubs  
Golf Courses and Minature Golf  
Grocery Stores  
Habitational  
Halfway Houses  
Haunted House  
Health Professional  
Home Based Business Owners  
Home Health Care  
Hospitals - Small  
Hotels & Motels  
Hunting and Fishing Sportsmans Insurance  
Inflatables Coverage  
Inland Marine  
Internet Cafes  
Internet Retailers  
Janitorial  
Landscapers  
Laundromat  
Lawn Care Services  
Lessors Risk  
Life Sciences  
Liquor and Wine Stores  
Liquor Liability  
Liquor Liability- Clubs  
Long Term Care  
Manufacturers  
Manufacturing with Chemical Exposures  
Marinas  
Marine - Cargo  
Marine - Miscellaneous  
Marine Artisans  
Marine Contractors  
Marine Coverage  
Martial Arts Studios  
Master Mortgage

Meal Preparation Stores  
Media Liability  
Medical Equipment Supply Stores  
Medical Legal Defense  
Medical Malpractice  
Medical Marijuana Clinics  
Medical Providers Protection  
Mercantile  
Mobile Home Parks  
Mold Consultant  
Mortgage Brokers E&O  
Movie Productions  
Nurse  
Nurse Practitioners  
Ocean Marine  
Office Package  
Outbreak Extra Expense Coverage  
Outfitters and Guides  
Owners or Contractors Protective  
Parking Facilities  
Pawn Shop  
Pollution Liability - Lead Safe Contractors  
Poultry & Swine Confinement Property  
Products Liability  
Products Liability- Manufacturing  
Professional Liability  
Property- High Fire Hazard  
Property Managers  
Property Preservation  
Public Entity  
Public Officials Liability  
Pumpkin Patches  
Railroad  
Real Estate Appraisers Liability Package  
Real Estate Professional Office  
Recruiters Professional  
Recycler

Residential Care Facilities  
Restaurants  
Roofing Contractors  
Schools  
Seasonal Submissions - Fall and Winter  
Seasonal Submissions - Spring and Summer  
Security & Patrol  
Shelters & Halfway Houses  
Small Commercial Umbrella  
Special Events  
Specialty Programs  
Sports Camps, Clinics and Leagues  
Sports Participants and Spectators Liability  
Sportsmans Clubs and Hunting Preserves  
Storage Tank- Environmental  
Storefront Churches  
Student Housing Apartments  
Swim and Racquet Clubs  
Swimming Pool Contractors, Dealers and Installers  
Systems Breakdown Property Coverage  
Tanning Salons  
Tattoo and Body Piercing Operations  
Tax Preparers  
Taxidermists  
Technology Professional  
Technology Professional - Small Businesses  
Timber Harvesting & Wood Processing  
Title Insurance, Title Abstractors and Escrow Agents  
Trailer Manufacturer  
Training School Package  
Tree Trimmer  
Truckers GL  
Vacant Building  
Vacant Building-Partially Vacant  
Vacant Land  
Valet Parking  
Valuable Articles

Watercraft  
Watercraft - Professional Anglers  
Weather Insurance  
Welders  
Wind and Solar Energy  
Wine Manufacturers and Microbreweries  
Workers Compensation  
Wrecking of Buildings

### **Michigan Commercial Transportation**

Business Auto  
Cement Mixers  
Driver Training Schools  
Dump Trucks  
Garage  
Gas and Hazardous Material Haulers  
Motor Truck Cargo  
Public Auto  
Sand and Gravel Haulers  
Trash Haulers  
Truckers Workers Compensation  
Trucking- Non Fleet 1-10 units  
Trucking - Fleet 11-plus units  
Valet Parking  
Wreckers

### **Michigan Professional/EO**

Allied Health  
Architects & Engineers- Professional Liability  
Consultants Package  
Data Breach  
Directors & Officers- Non-Profit EPL Program  
D&O- Condo and Homeowners  
D&O Corporate  
Employment Practices Liability

Environmental Liability - Contractors and Consultants  
E&O- Life Insurance Agents & Brokers  
E&O - Consulting & Management Services  
E&O - Insurance Agents  
E&O - Lawyers Professional  
E&O - Manufacturing  
E&O - Marketing & Media Services  
E&O - Misc.  
E&O - Real Estate  
E&O - Tax Preparation  
Fiduciary Liability  
Financial Professional  
Health Professional  
Home Health Care  
Insurance Agents and Brokers  
Media Liability  
Medical Legal Defense  
Medical Malpractice  
Mold Consultant  
Mortgage Brokers E&O  
Non-Profit Package  
  
Professional Liability  
Property Managers  
Public Officials Liability  
Real Estate Appraisers Liability Package  
Real Estate Professional Office  
Recruiters Professional  
Specified Medical  
Technology Professional  
Technology Professional - Small Businesses  
Title Insurance, Title Abstractors and Escrow Agents

## Michigan Surety

[Bid and Performance Non SBA](#)

[Commercial Surety](#)

[Fidelity](#)

[Fiduciary and Court](#)

[ICC Broker](#)

[Miscellaneous and License & Permit](#)

[Motor Vehicle Dealer](#)

[Public Official](#)

[SBA](#)

[Subdivision and Maintenance](#)

[Wage and Welfare](#)