



Jackson Sumner & Associates

800-342-5572

[www.jsausa.com](http://www.jsausa.com)

# The JSA Hit List

## 1st Quarter 2017

Property & Casualty

Professional

Garage

Transportation

Personal Lines

### Most Common Risks

- Builders Risk—Residential & Commercial (Property)
- Commercial Auto—Contractor Vehicles, Limo's, Medical & School Transport, Taxi's, Trucking Risks (Auto Liab, GL, Physical Damage, Cargo—NC Only)
- Contractors—Artisans\*, GC's, Demolition, Plumbers, Property Preservationists, Roofers, Etc. (GL)
- Convenience Stores/Gas Stations (GL, Property, Liquor, Pollution)
- Cyber Liability/Data Breach—Standalone or Packaged
- Excess Liability/Umbrella—Personal & Commercial
- Garage—Used Auto Dealers, Service & Repair Shops (Garage Liability, Garage Keepers, Dealers Open Lot)
- Habitational—Apartments, Hotels/Motels, Rental Dwellings, Student Housing, Vacant Properties (GL, Property)
- Home/Condo Owners Associations (GL, Property, D&O)
- \*NEW\* Homeowners Insurance\*NEW\*
- Inland Marine—Contractors Equip, Farming Equip, Logging Equip
- Manufacturing Risks (GL, Products)
- Ocean Marine—Docks/Marinas, Boat Dealers, Cargo, Boat/Marine Products Manufacturers, Marine Special Events, Shipyards
- Pollution Liability—Contractors Pollution Liability, Mold Abatement, Restoration Contractors, Storage Tanks, Etc.
- Professional Liability—Allied Medical, D&O, E&O, Miscellaneous, Etc.
- Restaurants/Bars/Microbreweries/Wineries (GL, Property, Liquor)
- Special Events—Online Quoting of Over 95 Classes! (GL, Liquor)
- Standalone Cargo—[www.jsausa.com/cargo2](http://www.jsausa.com/cargo2) for Eligible Commodities
- Standalone Physical Damage—Church Buses, Day Care Vans, Dump Trucks, Logging Trucks, Tractor/Trailers, Etc.

### \*Top 10 Artisan GL Classes

- 1) Painting
- 2) Carpentry
- 3) Handyman
- 4) Tree Services
- 5) Lawn Care/Landscaping
- 6) Dry Wall Installation
- 7) Janitorial
- 8) Floor Covering Installation
- 9) Masonry
- 10) Logging

\*rate these and many other classes online at [www.jsausa.com/artisan](http://www.jsausa.com/artisan)

### Most Unusual Risks

- Animal Rescue Associations (GL)
- Brewery Tours and Alcohol Delivery Service (Auto Liab—NC Only)
- Campus Security Golf Cart (Auto Liab—NC Only)
- Community Woodshop (GL)
- Dump Truck Operation with 80 Units (Excess Liab)
- Nanny Placement Service (GL)
- Personal Lubricant Manufacturer (GL, Products)
- Portable Fishing Pond (GL)
- Synthetic Ice-Skating Rink (GL)
- Touchless Self-Serve Beverage Lid Dispenser (GL)
- Transit Coverage for Human Corneas Transported between Transplant Facilities
- Traveling Male Burlesque Show (GL)
- Wholesale Corvette Dealer (Garage Liab, DOL, Auto Liab)