

SURPLUS LINES

Deans & Homer's experienced Surplus Lines team specializes in underwriting difficult-to-place commercial and inland marine risks.

FEATURES

- 15% commission - retail/wholesale*
- Low minimum premiums
- "A" rated non-admitted carriers
- No broker or inspection fees
- No coinsurance
- Direct bill installment options available

**12.5% commission for dwellings in AZ, CA, NV, OR, WA*

SAMPLE RISKS & PRODUCTS

- Bailee's coverage
- Builders risk renovation
- Contractor's equipment (unusual items, miscellaneous tools, leased, borrowed, or rented)
- Corporate and LLC owned dwellings or condos
- DIC with FAIR Plan basic policy in place
- Inland marine risks including one-shot inland marine risks
- Legal liability
- Lessor's risk - including mixed use and cannabis operations
- Liability-only coverage on vacant land, triple net lease, and occupied buildings
- Mobile/manufactured homes
- Motor truck cargo (select states)
- Owner's protective premises liability (no housing tracts, condos, or owner/builders)
- Rents and liability packages for triple net lease property and LRO condo units
- Residential care/assisted living dwellings
- Scheduled articles floater/collectibles/fine art
- Short-term/vacation/secondary/seasonal dwellings or condos
- Transit policies (including excess over BOP amounts)
- Vacant buildings/dwellings

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