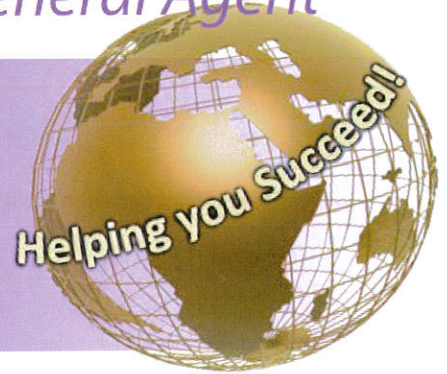


**ELITE  
UNDERWRITERS INC.**  
*Insurance Wholesale Broker/  
Managing General Agent*

Experienced Underwriting Services Since 2009



**395 Alhambra Circle, Suite 200  
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# Agents Error & Omissions

**A+ XV Best Rated Florida Admitted Company**

**Up to \$2 Million each claim - \$2 Million Aggregate\* One time Application**

**Available Limits: \$500,000/\$500,000 to \$2,000,000/\$2,000,000**

## Other Program Highlights:

- Available for agencies generating \$1,500,000 or less in commission income
- Coverage backed by the exceptional financial strength and solid claims-paying ability  
Endurance American Specialty Insurance Company, rated "A" (Excellent) XV by A.M. Best
- Duty to Defend Policy
- Supplemental payment sublimits for subpoenas, loss of earnings and Disciplinary  
Proceeding Defense costs, up to \$10,000 per policy period
- Definition of Insured includes lawful spouse and legal representatives  
Broad definition of Claim(s) includes written demand for monetary or non-monetary relief,  
civil, arbitration, investigative or regulatory proceedings
- Insolvency of A.M. Best rated carrier threshold of B+ admitted
- Bilateral ERP up to 60 months
- Appetite includes start up operations
- Covered Professional Services include Insured's services as a board member of a non-profit  
insurance professional association
- Wrongful Act includes personal injury coverage in the provision of Professional Services
- Independent Contractor as definition of Insured
- Prior Acts Coverage available
- Optional Cyber Coverage available

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# Commercial Automobile Insurance

We have access to Commercial Automobile Business with admitted and surplus markets.

Coverage includes: Fire, Theft & Collision, Motor Truck Cargo

## Classes Available:

- Primary Motor Truck Cargo Insurance
- Excess Motor Truck Cargo Insurance (Including excess of Domestic Carriers)
- Contingent Motor Truck Cargo Insurance

Elite Underwriters has access to London Markets providing Comprehensive Inventory Coverage (Dealers Open Lot or Floor plan where the Insured is a Financial Institution) for Dealership or Financial Institutions of all sizes, but also lead the Broking Market in providing innovative coverage for Products sold by the Dealers Finance and Insurance Departments. These coverages include, but are not limited to:

- Guaranteed Auto Protection (GAP) Coverage, which pays the outstanding amount on a loan, or lease where the automobile is either written off or stolen.
- Contingent leased auto coverage (both short term and long term lease).
- Coverage for a variety of Guarantees/Warranties providing Benefits to an Automobile Owner (or Dealership) when a vehicle is stolen and totaled (or not recovered).
- Tire and Wheel Coverage which cover repair and/or replacement due to Road Hazards.
- Paint/Fabric Protection
- Protection against Windshield Repair and "Dent and Dings" to bodywork Not only can we effect coverage for the above described (and other) products but where required can arrange full administration of both Premiums and Claims in the locality required.

## Automotive Services

Elite Underwriters offers coverage tailored to the needs of the automobile services sector. Elite Auto Service Plus product provides specialized coverage for real and personal property, business income, employees' tools, garage liability, garage keepers' physical damage and insured! s own autos. Whether a single location or many, Elite also offers enhanced property coverage, including equipment breakdown and umbrella limits to suit insured! s needs.

## Elite Target Private Auto Market

- Same as target market home client (business owner, professional or executive)
- Typically insuring 2 or more vehicles
- Cost new of \$30,000 or more for at least 1 vehicle
- Drivers have clean or nearly clean driving records
- Agreed value and full coverage on the majority of vehicles

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# Commercial Property

## Coverages

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- Commercial Property
- Crime
- Equipment Breakdown
- Excess Property
- Inland Marine
- Participating policies
- Primary/loss limit
- Program business

## Classes

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We offer a variety of programs for many classes of business, as well as a number of non-program commercial classes. Some of our top program performers include:

- Apartment
- Builder's Risk
- Churches
- Condo/Homeowners Association
- Day Care
- Lessor's Risk
- Mobile Home Parks
- Motels/Hotels including Resorts & Casinos
- Office Buildings
- Restaurants, Bars & Taverns
- Selected Mercantile
- Shopping Centers
- Vacant Property
- Warehouses

## Forms

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- ISO Coverage Forms
- Manuscripted Forms & Endorsements
- Tailored for Individual Risks

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# Commercial General Liability

## Market Availability

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Multiple Domestic, Surplus & Admitted Facilities

## Class Availability

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Over 1,200 classes available including Office, Service, Retail, Habitational, Manufacturing, and Contractor

Shoe Stores	Computer Stores	Landscaping/Gardening
Shopping Centers	Convenience Store	Lawyer Offices
Apartments	Carpentry NOC	Laundromats
Air Conditioning Installation	Electrical Work	Tile, Stone, Marble
Beauty Salon	Grocery Stores	Painting – Frame Stores
Carterers	Condominiums	Supermarkets
Churches	Dollar Stores	Interior Painting
Delicatessens	Special Events	Restaurants
Janitorial Services	Optical Good Stores	Retails Stores

# Garage General Liability

## Eligibility

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### Non-Franchised used Car Dealers

- Wholesalers
- Commercial vehicle dealer

### Service and Repair operations

- Auto Repair
- Auto Detail Shops
- Body Shops

## Coverages

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- |  |                            |
|--|----------------------------|
| ➤ Limits to \$1 million                | ➤ Physical Damage          |
| ➤ Uninsured and Underinsured Motorists | ➤ Medical Payments         |
| ➤ Garage Keepers                       | ➤ Non-Owned Auto Liability |
| ➤ Dealers                              |                            |

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# Homeowners Insurance

We offer multiple solutions for just about any situation present in the marketplace when it comes to Homewoners-High Value, Preferred, Specialty, Low Value, Distressed, Vacant, Coastal, Mobile Home & Earthquake.

- **Forms Available:** H03, H04, H05, H06, H08, HO10, DP1 & DP3
- Coverage A from \$10K to \$20 Million (Varies by State & Carrier)
- Coastal Exposures Acceptable with Wind (Varies by Carrier)
- Primary, Secondary, Seasonal, Tenant & Vacant
- Cancelled, Declined, Non-Renewed, Lapsed Eligible
- Nationwide Availabilty (Varies by Program & Carrier)
- Multi-Line Discounts available
- Condo & Renters Coverage available
- High Claims Frequency Eligible
- Ordinance & Law/Replacement Cost on Contents/All Risk Contents HO15 Amended
- Increased special limits of liability/Extended Replacement Cost/Business Personal Property / Home
- Business/Special Computer Coverage/Mold Limitation/Water Back---up/ID Fraud/Personal Injury Loss Assessment/
- Watercraft/Golf Carts/Inflation Guard/Refrigerated Property

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# Condominium/Apartment Buildings

## Coverages Available

Commercial Property  
Commercial General Liability

- Difference in Conditions (DIC)
- Directors & Office Liability
- Fidelity Bond
- Loss of Rents

## Construction Types

- MFR (Modified Fire Resistible)
- MNC (Masonry Non-Combustible)
- FR (Fire Resistive)
- JM (Joisted Masonry)



Building older than 30 years require updates  
(Roof, Heating, Plumbing, Wiring)

Minimum Deductible: \$2,500 AOP, 5% Windstorm

Supplemental Applications available online or upon request

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# Contractors Liability

**The Contractors General Liability Program Focuses on the small general contractor and artisan performing either commercial or residential work.**

## Eligible Operations

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- GCs with Annual Receipts under \$15M and Project Values under \$3M
- Artisans with 15 or fewer employees
- No limitation on work subcontracted out to others
- New Residential construction eligible for GC's and Artisans
- Uninsured Subcontractors – Options available

## Optional Coverages

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- Blanket additional insured
- Waiver of Subrogation
- Per project aggregate
- Employee Benefits Liability

**Submit Your Business Today!**

## Program Highlights

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- GC minimum premium: 1,500 (CA -> \$3,500)
- Limits up to \$1M/\$2M
- New residential up to 25 Single Family
- Artisan minimum premium: \$750 (Over 70 classes)
- New Ventures/Gaps in coverage considered

## Ineligible Exposures

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- Exterior work over 3 stories
- Smoke, Fire, or Water Restoration
- Industrial Construction
- Infrastructure Risks – Roads, Sewers, Bridges, etc.
- Demolition or Blasting operations
- Recreational/Playground/School construction

## Submission Requirements

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- ACORD application
- Supplemental application/questionnaire

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# Lease Protection Plan

The flexibility and financial stability you need in a Lease Protection Plan Policy.

The Freedom Lease Protection Plan<sup>SM</sup> is designed to cover losses incurred by landlords when tenants default in their obligations under a lease of a qualifying residential unit. The policy allows for the elimination of security deposits resulting in high-end operational efficiencies while protecting the bottom line. And best of all, rest assured you are working with an A+XV rated company backed by Nationwide Insurance<sup>®</sup>. We take action, we're responsive, and when it comes to your lease protection needs, we deliver.

## **Covered losses include\*:**

- Rent and other charges for use and occupancy of a residential unit, garage, and/or storage area
- Actual expenses incurred to repair excess damage and cleaning of a unit
- Legal fees and costs incurred in connection with a default or eviction

## **Customer profile:**

Multi-family owners/operators with at least 5,000 units of Class A or B properties employing best practices in property management and tenant screening

## **Benefits to property owners and managers:**

- Provides coverage for tenant default and collection loss risks
- Eliminates need for security deposits
- Provides a significant competitive advantage over properties requiring deposits • Increases tenant demand
- Increases occupancy and retention rates
- Potential to significantly improve net operating income

## **Benefits to tenants:**

- Eliminates barrier to entry caused by security deposits
- Allows qualified tenants to consider higher priced units
- Simplifies end of lease experience

\* Insurance is provided by the Scottsdale Insurance group. Coverage may not be available in all states. Please refer to the policy terms and conditions for a full description of coverage.

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# Professional Liability Insurance

**We offer the following types of professional liability insurance:**

- Mortgage Brokers
- Real Estate Agent
- Title Agent
- Teacher
- Home Health Care
- Director's and Officers
- Medical Billing
- Notary Services
- Massage Therapy
- Bookkeeping
- Photography
- Psychology
- Talent Agency
- Training/Tutoring
- Travel Agency
- Interior Design
- Graphic Design
- Architecture



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# Assisted Living Facilities

## The Product

General and professional liability coverages are provided for assisted living facilities and Group Homes in Florida. We have introduced recently an administrative procedures protection cover that can be added to Elite's general and professional liability policy by endorsement. The endorsement covers fines and penalties levied by any government agencies, loss of income from suspension of payments, and defense cost. **Insureds are stockholders in the Company.**

## Easy Online Application

The ELITE UNDERWRITERS product design is simple and was adapted to be offered online. Prospects and Insureds can click on the 'Get Quote' button shown on the top page to get a quote, or click on the "Find an Agent" button to find an agent.

No Deductible

There is no deductible under our policy. Therefore, every legitimate claim is paid from first dollar. The insured is not responsible for any part of the claim up to the policy limit.

## Claims Administration

Our claims administrators are experienced, aggressive, efficient, and work hard for the insured. Their philosophy is to settle those legitimate claims as quickly as possible and to fiercely defend those that have no merit.

## Sensible Limits of Liability

ELITE UNDERWRITERS offers low limits based on the premise and actual experience that higher limits attract aggression from plaintiff's attorneys. The attorneys are more inclined to file suit and make high money demands if the limits of liability are excessive because they benefit more financially from these large limits. While ELITE UNDERWRITERS's policy limits are low, they are adequate. The experience shows that claims are settled well within ELITE UNDERWRITERS's policy limits.

## Risk Management Assistance

When incident reports are submitted to ELITE UNDERWRITERS (via its Claims Administrators), where necessary, advice is offered to the insured with respect to their systems and procedures, or lack thereof, with a view to improving their risk management and loss prevention mechanisms. Additional third party risk management services are also available.

## All Insureds are Stockholders

The Risk Retention Act 1986, under which rules and regulations our ALF policy falls, stipulates that all insureds of a Risk Retention Group must also be shareholders. Therefore, all applicants for insurance must also make subscription towards stock. The good news is, because of the Risk Retention Group strong financial condition, effective from June 3, 2013 new insureds can effect their liability insurance without having to pay any capital for their Class C shares.

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# Commercial Surety Bonds

Elite Underwriters has secured a bonding facility from Great American Insurance Group, allowing us to offer incredible rates! Call us anytime for a quote!

## Classes available: License & Permit, Fidelity Bond

- Auto Dealer Bonds
- Advertising
- Agents/Brokers
- Amusement Parks
- Collection Agencies
- Contractor License
- Cosmetology
- Financial Institution
- Freight Brokers
- Government
- Hotels/Motels
- Hospitals/Health
- Laundries
- Manufacturing
- Mortgage Broker
- Restaurants
- Retail Stores
- Schools/Educational
- Service Industries
- Travel Agencies
- Trucking Transit
- Wholesale & Distribution



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# Restaurant, Bar & Night Club Programs

Monoline Property available with a JM construction or better.

- Restaurants Taverns
- Nightclubs
- Discotheques
- Lounges/Martini Bars
- Fine Dining
- Sports Bars



## Coverage Features

- Entertainment Acceptable
- Accounts open till 5 AM
- Non-auditable product for eligible accounts
- Bouncers Permissible
- New Ventures with experience
- Dance Floors

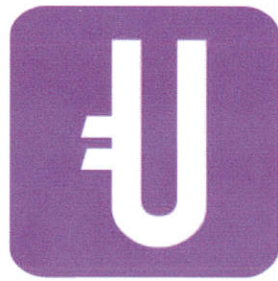
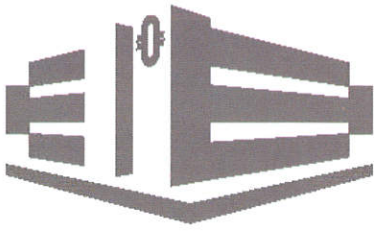
## Coverage's Available

- **Comprehensive General Liability Limits: \$1M/\$2M (excess to \$5M available)**
- **Liquor Liability Limits: \$1M/\$1M**
- **Assault & Battery Limits: (Not Silent)**
- **Hired & Non-Owned Auto**
- **Employee Benefits**
- **Blanket Additional Insured available**
- **\$10,000 minimum premium on Bars, Nightclubs and Adult Entertainment with minimum of \$1 Million in gross receipts (includes A&B, Non-Auditable when receipts are over \$4 Million).**
- **\$4,000 Minimum premium on Restaurants and Sports Bars (includes A&B, minimum receipts \$750,000).**

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