

Tower Hill Insurance

COMMERCIAL LINES PROGRAM SUMMARY



Tower Hill[®]
Insurance

WHY TOWER HILL?

Tower Hill Insurance Commercial Lines provides property and casualty insurance products for small and medium-sized businesses.

We offer a Business Owners Policy (BOP) and a Monoline Property Policy (CP) for most classes of business.

Value-Added Benefits:

- On-site visits and recommendations from field-loss control specialists
- Periodic review of claims to assist with loss control and mitigation of loss; assignment of dedicated adjuster to each account
- Our products offer broad coverage terms to meet the needs of our consumers
- CastleCare is our preferred contractor referral service

Risk Selection Criteria

- Up to \$30 million total insured value (TIV)*
- 25 years or newer construction or documented building updates
- 7 stories or less



ADMITTED AND EXCESS & SURPLUS LINES*

Tower Hill offers both admitted and E&S products.

***Subject to state and carrier guidelines. Limits and deductibles apply. All coverages are subject to the conditions, exclusions and limitations outlined in each policy.**

Tower Hill Insurance Group proudly offers commercial lines products through the following.

Tower Hill Prime Insurance Company

An affiliate of Florida-based Tower Hill Insurance Group, Tower Hill Prime offers Commercial Lines products on an admitted basis in Alabama, Florida and South Carolina. Tower Hill Prime Insurance Company has earned a Financial Stability Rating® (FSR) of A (Exceptional) from Demotech, Inc.



RenaissanceRe Specialty U.S. LTD. (RSUSL)

RenaissanceRe Specialty U.S. Ltd. ("RSUSL") is a non-admitted surplus insurer. Risks placed with RSUSL must be placed in accordance with applicable state surplus lines laws. Surplus lines brokers and consumers may contact Tower Hill Insurance Group, LLC for further information. All other surplus lines inquiries should be directed to a licensed insurance broker.



Vantage Risk Specialty Insurance Company

Vantage Group Holdings Ltd. (Vantage) was established in late 2020 as a re/insurance partner designed for the future. Driven by relentless curiosity, our team of trusted experts provides a fresh perspective on our clients' risks. We add creativity to tech-enabled efficiency and robust analytics to address risks others avoid. Vantage operating subsidiaries Vantage Risk Ltd., Vantage Risk Assurance Company and Vantage Risk Specialty Insurance Company are rated "A-" (Excellent) by AM Best.



For more information, contact Tower Hill Insurance at 800.509.1592

COMMERCIAL PROGRAMS

The following programs are available, based on location and individual risk.

Classes of Business	Eligibility	
	Commercial Property (CP)	Business-Owners Policies (BOP)
 Offices	✓	✓
 Retail	✓	✓
 Mercantile	✓	✓
 Self-Storage Facilities	✓	✓
 Homeowners Associations	✓	✓
 Residential Condominiums	✓	✓
 Apartments	✓	✓
 Manufactured Housing Communities	✓	✓
 Hotels/Motels	✓	✓
 Assisted Living Facilities	✓	—
 Early Learning Centers	✓	—

Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Limits and deductibles apply. Please refer to the individual policy forms for specific coverage details.

The information contained herein is provided for informational purposes only and is not an offer to sell, or a solicitation to buy, any particular insurance product. Not all insurance coverages or products are available in all states or jurisdictions. This material is not intended to and does not constitute any communication, invitation or inducement to persons not having professional expertise in matters relating to insurance or other business products or services that are the subject matter of this document.

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