

Tower Hill Insurance

COMMERCIAL LINES PROGRAM SUMMARY



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 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 Strength Rating (FSR) of B++, VIII (Good) from A.M. Best and a Financial Stability Rating® (FSR) of A (Exceptional) from Demotech, Inc., as of December 2020.



Tower Hill
Insurance

Indian Harbor Insurance Company

AXA XL's insurance companies carry a Financial Strength Rating (FSR) of A+, XV (Superior) by A.M. Best Company as of December 2020. Commercial Lines coverage is offered on an E&S basis through Indian Harbor Insurance Company. AXA XL, the property & casualty and specialty risk division of AXA, provides insurance and risk management products and services for mid-sized companies through to large multinationals, and reinsurance solutions to insurance companies globally. We partner with those who move the world forward. To learn more, visit www.axaxl.com

In partnership with



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.

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