



Top Commercial Classes

THE ATLAS ADVANTAGE

- Competitive rates
- Exclusive carrier partnerships with 'A' (Excellent) rated carriers by A.M. Best Company
- Extensive knowledge & underwriting expertise
- Complete in-house underwriting authority
- Fast response times & quote turnaround
- Excellent commission structures
- Creative and flexible payment plans
- Superior claims, loss control and safety services

COVERAGES

- Package
- Property
- General Liability
- Excess Liability
- Liquor Liability
- Inland Marine

Building Office LRO

- Accounting services
- Bldg or Prem – office occupied by employees of insured
- Bldg or Prem (LRO) OTNFP
- Bldg or Prem (LRO) maintained by insd – OTNFP
- Warehouses – Private OTNFP
- Sales or Service Organizations

Dealer / Distributors

- Glass Dealers and Glaziers
- Office Machine or Appliances – Wholesale – No repair
- Fruit or Vegetable – Distributors
- Meat, Fish, Poultry or Seafood Distributors
- Metal Scrap Dealers
- Machinery or Equipment Dealers

Habitational

- Dwellings (LRO) – One Family
- Apartment Buildings NOC
- Mobile Home Parks or Courts
- Hotels and Motels
- Bed and Breakfast)
- AIR BnB

Clubs, Amusement & Sports Facilities

- Amusement Devices NOC
- Halls – Other than NFP
- Clubs – Civic, service or social having buildings – NFP
- Skating Rinks – Roller
- Exercise Studios
- Clubs – Civic, service or social – no buildings NFP

Contractors (80+ classes available)

- Contractors – Sub work – 1 or 2 family dwellings
- Contractors – Executive Supervisor
- Carpentry – Residential
- Carpentry
- Handyperson)
- Contractors – Sub Work – Bldgs
- Concrete Construction
- Machinery or Equipment – Installation, service, repair or erection
- Electrical
- Excavation
- Janitorial Services
- Remodelers
- Security & Patrol Agencies
- Welding

Manufacturing

- Concrete – Mixed in transit
- Clothing Mfg
- Cosmetics Mfg
- Furniture
- Importers
- Plastic or Rubber Goods
- Wood Products Mfg
- Metal Goods Mfg
- Metal Works Shop
- Sign Mfg.)

Mercantile

- Beauty & Barber Shops
- Beverage Stores
- Bicycle Stores Sales & Service
- Car Washes
- Caterers
- Clothing Stores
- Drug Stores
- Electronic Stores
- Gas Stations
- Grocery Stores
- Laundries/ Dry Cleaners
- Rental Stores
- Sporting Goods/ Athletic Equipment Stores
- Tobacco Stores

Restaurants, Bars & Taverns

- Food Vendors
- Concessionaires
- Restaurants – All Liquor Amounts
- Winery, Brewery & Distilleries w/ Tasting

Vacant

- Vacant Commercial
- Vacant Habitational

Other

- Consulting
- Computer Consulting/ Programming
- Pest Control Services
- Guides or Outfitters)
- Land Owners
- Event Party Planners
- Manufacturers' Representatives
- Parking – Private/ Public
- Real Estate Property Managed
- Recycling Collection Center
- Clubs

SPECIAL EVENTS

ATLAS is a market for short term special events for 3rd party liability. The intent of the policy is to provide coverage for the event of the insured, not as an annual policy for the event.

**Photo designed by chaay_tee / Freepik*

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This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. All information and representations herein are as of 2018. CA License #0G61094. Rev. 5.2018