Product Guide

Take the right path. Join Atlas.
Thank you for your interest in Atlas General Insurance Services. At Atlas, we never forget the significance of your trust in us. We are here to do one thing and to do it well — to serve you. From business development, to underwriting, to claims, each member of our team has a passion for protecting our customers.

We are a full service program administrator that offers a wide range of insurance solutions. Atlas has expertise in developing and underwriting specialty programs with a variety of insurance carrier partners. Our knowledgeable staff is committed to providing exceptional service and unique options for our clients.

Atlas General Insurance Services offers products in the following divisions:

- Workers' Compensation
- General Commercial Lines
- Specialty Property

Please visit our website at atlas.us.com for the most up-to-date information regarding our products and services.

We look forward to working with you to grow your business.

Sincerely,

Bill Trzos

Bill Trzos
President and CEO
Atlas General Insurance Services, LLC
Atlas General Insurance Services is a workers’ compensation specialist with access to many “A” rated markets. Whether you have a hard to place account or a quote that needs a second look, Atlas is your workers' compensation solution.

TARGET RISKS

- Agriculture
- Building/Apartment Management/Maintenance
- Contractors
- Automotive Service and Repair
- Garbage/Refuse
- Healthcare & Elderly Care
- Hotels
- Landscapers
- Machine Shops
- Manufacturing
- Non-Profits
- Nurseries
- Office
- Packing Houses
- Printing
- Professional Services
- Residential/Commercial Cleaning Service
- Restaurants
- Retail & All Stores
- Schools
- Short Haul Trucking
- Technology
- Transportation
- Warehousing
- Wholesale
Workers' Compensation

PROGRAM HIGHLIGHTS

• Competitive Pricing Structure
• Competitive Commissions
• Flexible Payment Plan Options Including EFT
• Loss Control Services Available
• Many Carriers Partner With Sedgwick Claims Management
• Lapses in Coverage Acceptable Pursuant to Carrier Guidelines
• New Ventures Acceptable Pursuant to Carrier Guidelines
• Anti-Fraud Programs

SUBMISSIONS

submissions@atlas.us.com

Be sure to include:

- ACORD 130
- Supplemental Application (CA Only)
- Loss Runs

To learn more about our products and services visit us online at atlas.us.com
Atlas underwrites commercial insurance for small and medium-sized businesses throughout the United States. We concentrate on general liability, property, package, inland marine and other property and casualty lines. As a program administrator, we have exclusive authority to make underwriting decisions and customize coverage options for your clients.

**PROGRAMS AVAILABLE**

- BOP and Commercial Package
- Commercial General Liability
- Contractors General Liability
  - Artisan Contractors
  - EIFS Contractors
  - General Contractors
- Cyber Liability
- E&O/Professional Liability
- Environmental Liability
- EPLI
- Garage & Dealers
- Garage Keepers
- Habitational
- Inland Marine
  - Builders Risk
  - Contractors Equipment
  - Installation Floater
- Liquor Liability
- Management Liability
- Property
- Stand-Alone Wind/Hail
- Umbrella & Excess Liability
- Vacant Buildings & Land
PROPERTY, GENERAL LIABILITY, BOP AND COMMERCIAL PACKAGE
We offer property and general liability on stand-alone policies, or packaged together with optional coverages. Additionally, many classes are eligible for a comprehensive Business Owners Policy (BOP).

**TARGET RISKS**

- Apartments
- Convenience Stores
- Garage: Auto Service/Repair
- Grocery Stores
- Hotels/Motels

- Lessors Risk Only (LRO)
- Professional Offices
- Restaurants & Food Service
- Retail Stores
- Vacant Buildings & Land

**COVERAGES AVAILABLE**

- 300+ General Liability Classes
- Building
- Contents
- Business Income
- Equipment Breakdown
- Enhanced Property Endorsement

- Hired & Non-Owned Auto
- Personal Property of Others
- Spoilage
- Tenants Improvements
- Umbrella & Excess Liability

**SUBMISSIONS**

CDsubmissions@atlas.us.com

Be sure to include:
- ACORD 125
- ACORD 126
- ACORD 140
- Loss Runs

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CONTRACTORS GENERAL LIABILITY
TARGET RISKS

90+ Eligible Class Codes
Including:
  • General Contractors
    – Up to 100% Subcontracted
  • Carpentry
  • Concrete Construction
  • EIFS Contractors
  • Excavation
  • Handyperson
  • Plumbing: Residential & Commercial
  • Roofing: Residential & Commercial
  • Tree Trimming

PROGRAM HIGHLIGHTS

• No Prior & New Ventures Eligible
• Commercial: New & Remodeling
• Residential: Including Homebuilders
• Discounts for 100% Remodeling or Service/Repair

  • Standard Endorsements Can Be Included:
    – Blanket AI: Ongoing & Completed Operations
    – Blanket Waiver of Subrogation & Primary Wording
  • 15% Down Payment Available

ADDITIONAL COVERAGE OPTIONS

• Property: Building & Contents
• Builders Risk

  • Contractors Equipment
  • Umbrella & Excess Liability

SUBMISSIONS

CDsubmissions@atlas.us.com

Be sure to include:

  • ACORD 125
  • ACORD 126
  • Supplemental Application
  • Loss Runs (If Available)
Habitational Property

Atlas offers insurance solutions for your Apartments and Condominium Associations. We have the expertise to put a comprehensive habitational insurance program in place for your clients.

TARGET RISKS

• Apartments and Condominium Associations

PROGRAM HIGHLIGHTS

• Property – Up to $25,000,000 Per Location
• General Liability - $2,000,000/ $4,000,000 General Aggregate
• Crime – Up to $100,000
• No Age Restrictions
• Enhanced Commercial Property Coverage Endorsement Included at No Charge
• Apartments Owners Endorsement Available
• Mortgagee and Loss Payee Endorsements Included
• CP1410 Endorsement Available For Condominium Associations

SUBMISSIONS

CDsubmissions@atlas.us.com

Be sure to include:

› ACORD 125
› ACORD 126
› ACORD 140
› Loss Runs

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THE ATLAS GENERAL DIFFERENCE

Why Partner with Atlas General?

At Atlas, we pride ourselves on doing things differently than the standard general insurance agency. Our success is driven by a commitment to the components that have brought us to the leading edge of the industry in a very short time. Atlas General combines proven expertise, superior personal service and a relationship-based approach to provide clients with a trusted insurance partner committed to delivering maximum value.

HOW TO GET APPOINTED

We are always interested in adding great new producing partners to our network of industry leading brokers. For more information regarding the appointment process, please e-mail us at marketing@atlas.us.com or call our marketing department at (855) 309-3310.

OUR LOCATIONS

CORPORATE OFFICE
4365 Executive Drive, Suite 400
San Diego, CA 92121
PHONE (858) 529-6700

ADDITIONAL LOCATIONS
1600 Rosecrans Avenue, 4th Floor
Manhattan Beach, CA 90266
PHONE (877) 662-8527

445 Hamilton Avenue, Suite 1102
White Plains, NY 10601
PHONE (914) 705-4523

900 S. Gay Street, Suite 1801
Knoxville, TN 37902
PHONE (844) 827-3777

400 E. Las Colinas, Blvd., Suite 200
Irving, TX 75039
PHONE (844) 589-2546

3 Columbia Circle, 15th Floor, Suite 1550
New York, NY 10019
PHONE (212) 520-6671

919 E. Main Street, Suite 1000
Richmond, VA 23219
PHONE (804) 916-1538

PLEASE NOTE: Atlas will consider many other types of businesses not specifically mentioned. 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 or contact your Marketing Representative. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. All information and representations herein are as of 2016.

Please contact your underwriter or call us at (877) 66-ATLAS (28527) for additional information on our products and underwriting appetite. For a complete list of current carrier offerings visit us online at atlas.us.com.