

GlassPro®

GlassPro® Specialty Insurance for Glass Manufacturers, Dealers, and Installers

Glass Contractors are faced with many risks unique to their line of business. Knowing how to properly service this class of business is crucial to keeping your clients protected. **GlassPro®** is one of the most comprehensive insurance programs available for glass manufacturers, dealers and installers. With a number of special coverages tailored to glass businesses and minimum premiums starting as low as \$25,000, **GlassPro** can offer a solution where others fail. We provide your clients with the coverage they need, at a price they'll appreciate!

Eligible Exposures

- ▶ Program is admitted and written in all states except Alaska and Hawaii
- ▶ Glass and Glazing Contractors
- ▶ Glass Merchants
- ▶ Glass Installers
- ▶ AutoGlass Repair & Installation (on and Off-Site)
75% of payroll must be within these classes

Ineligible Exposures

- ▶ Risks working in NYC's 5 boroughs or performing work in excess of 6 feet in height, within the state of New York
- ▶ Risks working in Cook County, IL

Lines of Business

- ▶ **General Liability** (limits up to \$1M per occurrence, \$2M aggregate)
- ▶ **Product Liability** (limits up to \$1M per occurrence, \$2M aggregate)
- ▶ **Auto Liability** (limits up to \$1M per occurrence)
- ▶ **Property/Inland Marine** (limits up to \$500K)
- ▶ **Umbrella Liability** (limits up to \$10M)
- ▶ **Workers' Compensation** (Statutory Limits)

Special Coverages

- ▶ **Replacement Cost for Glass Racks**
- ▶ **GL Amendatory Endorsement**
 - Additional Insured - Required by Written Contract
 - Per-Project Aggregate
- ▶ **Waiver of Subrogation Available**
- ▶ **Primary Wording Available**
- ▶ **Enhanced Building and Personal Property Forms**
 - Additional Coverages
 - ▶ Computer Equipment (\$250,000)
 - ▶ Media, Electronic Data, & Programs (\$100,000)
- ▶ **Coverage Extensions:**
 - Accounts Receivable Records \$100,000
 - Personal Effects and Property of Others \$25,000
 - Property Off Premises \$50,000
 - Off Premises Utility Failure - Property Damage \$100,000



PROGRAM HIGHLIGHTS

Developed with the unique needs of glass professionals in mind, GlassPro® provides the most extensive coverage in the market, backed by stellar support and service — and at a price your clients will appreciate!

- ▶ Glass Industry experts for expert risk control guidance and proper valuation of your client's operations, property, and equipment
- ▶ Specialized Coverages Not Available Through Typical Insurance Products
- ▶ A.M. Best "A Rated" (Excellent, Financial Size XV) Carrier
- ▶ Minimum Premium - \$25,000 GL
- ▶ Competitive Rates
- ▶ Expert Claims Handling
- ▶ Flexible Payment Plans
- ▶ Superior Customer Service

Minimum Package Premium

- ▶ \$25,000 (Excluding WC)

Submission Requirements

- ▶ Completed and signed ACORD applications
- ▶ Completed and signed NIP GlassPro Supplemental
- ▶ FEIN Number
- ▶ 4 years of currently valued, hard copy loss runs for all lines of business being requested
- ▶ MVRs for all drivers of company vehicles (if auto coverage requested)
- ▶ Worker's Compensation: Description of safety initiatives, hiring practices, return-to-work and drug testing programs; Experience Modification Worksheet and 3-5 year history (if available)

About NIP Programs

For more than 25 years, NIP has been providing businesses with exceptional insurance programs, affordable coverage, and fast, efficient support. Ranked among the 100 largest insurance firms in the United States, we provide a wide range of brokerage, underwriting, and risk management services to select industries. With more than 125 employees, we have the strength and resources of a large organization, while retaining the speed, responsiveness, and entrepreneurial spirit of a smaller organization.

Please call **(800) 446-7647, ext 7659** or email **Goretti DeSousa** at gdesousa@nipgroup.com to obtain a free quote or for more information on options available through our **GlassPro®** Program. Visit us at www.nipprograms.com/programs/glass-pro.



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