



Discover what  
Hull & Company  
can do for you.





Founded in 1962 by Richard F. Hull with the vision to create a strong national network of MGA offices built on integrity, professionalism and relationships with the finest carriers in the specialty industry.

Now, over 55+ years later, over \$2 Billion in written premium, we are ranked as one of the largest wholesale operations in the excess and surplus lines marketplace.

## CASUALTY

### BOTH PRIMARY & EXCESS/UMBRELLA

#### CONSTRUCTION

- Blasters
- Bridge Contractors
- Crane Rental
- Demolition Contractors
- EIFS Contractors
- Fire Suppression
- Grading Contractors
- Janitorial Contractors
- Painting Contractors
- Project-Specific *Up to 36-month terms*
- Residential & Commercial Construction
- Rigging & Millwright Contractors
- Roofers
- Scaffolding Contractors
- Street & Road Construction
- All Other Contracting Classes

#### ENERGY

- Drilling Contractors
- Oil Field Equipment
- Oil Field Lease Operators
- Oil Field Site Prep
- Oil Pipeline Construction
- Oil Well Cementing
- Welding Contractor
- Well Site Supervision and Consulting

#### PRODUCT LIABILITY

- Automotive Parts & Accessories
- Chemical
- Consumer Goods
- Cosmetics
- Distributors
- Foreign Made Products
- Food & Beverage
- Manufacturers
- Marine Products
- Medical Related
- Sporting Goods

#### HABITATIONAL

- Apartment Schedules *Incl. A&B Coverage*
- Condo Associations
- Forced Placement REO Schedules
- Lessors Risk

#### MISCELLANEOUS

- Alarm Installation & Monitoring
- Auto Buffers
- Discontinued Products Coverage
- Product Recall
- Warranty

#### ENVIRONMENTAL

- Asbestos Remediation
- Enviro. Contractors *Incl. Pollution Liability*
- Mold/Water/Fire Remediation

#### HOSPITALITY

- Amusement Centers & Parks
- Bars, including Liquor Liability
- Gentlemen's Clubs *Incl. Liquor Liability*
- Go Kart Facilities
- Hotels/Motels
- Indoor Trampoline Parks
- Inflatable Bounce House
- Laser Tag
- Night Clubs, including Liquor Liability
- Restaurants, including Liquor
- Taverns, including Liquor Liability

#### MANUFACTURING

- BBQ & Grill Manufacturers
- Children's Clothing Manufacturers
- Children's Toys
- Firearm Components
- Invasive Medical Products
- Nutraceuticals
- Paint Manufacturers
- Pesticide Manufacturers
- Pharmaceuticals
- Playground Equipment Manufacturers
- Scaffolding Manufacturers
- Sporting Goods
- Trailer Manufacturers
- Wood Products Manufacturers

**Many more classes available. Call 904-538-0909 for more information.**





## MANAGEMENT & PROFESSIONAL LIABILITY

### DIRECTORS & OFFICERS LIABILITY

- Condo / Homeowners Property Owners Associations
- Independent Directorship Coverage
- Non-Profit Organizations
- Private Companies
- Public Companies
- Side A Coverage

#### Optional Coverages:

- Blended Programs
- Defense Outside the Limits of Liability
- Entity Coverage
- Separate Limits for each Coverage Part

### FIDUCIARY LIABILITY

Defense costs to protect the "Fiduciaries" of all plans in case of "Breach of Fiduciary Duty." (ERISA allows plaintiffs to sue the Fiduciaries for PERSONAL assets)

### EMPLOYMENT PRACTICES LIABILITY

All classes including:

- Auto Dealers
- Law Firms
- Physicians
- Restaurants, Hotels & Country Clubs
- And many more

#### Optional Coverages:

- **Crime Coverage**
- Defense Outside the Limits of Liab.
- Punitive Damages
- Third Party Liability
- Wage & Hourly Coverage

### EDUCATORS LEGAL LIABILITY

- E&O
- D&O
- EPL Package

### PUBLIC ENTITY LIABILITY

- Ambulance / EMT Operations
- General Liability
- Law Enforcement Liability
- Public Officials Employment Practices / D&O

### TECHNOLOGY E&O LIABILITY

- Copyright / Trademark Infringement
- First & Third Party Coverage
- Malicious Code
- Public Relations Coverage
- Unauthorized Access

### CYBER LIABILITY

- Breach Notification Costs
- Cyber Crime
- Regulatory Defense
- First Party
- Privacy & Security
- Third Party

### HOSPITALS / PHYSICIANS & SURGEONS

- PL / GL
- Abuse
- Defense Outside the Limits
- Limited Data Privacy Available
- Locum Tenens
- Shared & Separate Limits Available for Docs & Entity

### PROFESSIONAL LIABILITY

Coverages available for most classes incl:

- Accounting Firms
  - Architects & Engineers
  - Computer Consultants / Programmers
  - Consultants (Environmental & much more)
  - Employment Agencies
  - Home Inspectors
  - Insurance / MGAs, Agents / Brokers
  - Law Firms
  - Property Managers
  - Real Estate Agents/Brokers
  - And many more
- Optional GL Coverage Available on Many Classes*

### ALLIED HEALTHCARE / SOCIAL SERVICES PROFESSIONAL LIABILITY

- Adoption / Foster Care Agencies
  - Clinical Trials
  - Counseling Risks
  - Home Health Care
  - Labs
  - Medical Equipment Providers
  - Medical Spas
  - Occupational Therapy Centers
  - Pharmacies
  - Physical Therapy Centers
  - And Many More
- Optional GL Coverage Available on Many Classes*

**Many more classes available.  
Call (904) 538-0909 for more information.**





## PROPERTY

### TARGET CLASSES

- Bars / Nightclubs
- Beauty / Barber Shops
- Bed & Breakfasts
- Churches
- Coastal and Non Coastal
- Condominiums
- Convenience Stores
- Daycare Centers
- Distributors
- Dwellings
- Grocery Stores
- Habitational:
  - Apartments
  - Condominiums
  - Condotels
  - Multi Use
  - Subsidized/Affordable/  
- Government Housing
- Halls / Caterers
- Healthcare:
  - Assisted Living Facilities
  - Hospitals
  - Nursing Homes
  - Retirement Communities
- Restaurants
- Hotel / Motel

- Houses of Worship (churches, monasteries, mosques, etc.)
- Lessors Risk
- Manufacturing
- Multi-State Programs
- Municipalities
- Offices
- Public Entities
- Real Estate
- Restaurants
- Retail
- School Districts
- Self Storage / Cloud Storage Facilities
- Shopping Centers
- Vacant Buildings
- Warehouses

### And Many More!

### COVERAGE AND EXPERTISE

- Catastrophe Driven Property
- Deductible Buy Backs
  - AOP
  - Earthquake
  - Flood
  - Named Storm
  - Wind
- Difference in Conditions
- Shared & Layered Deals
- Stand Alone Land Improvements / Outdoor Property Coverage
- Wind: Tier 1 and Tier 2
- Wind Only

### INLAND MARINE

- Builder's Risk
  - Ground-Up Construction
  - Multiple Term Options
  - Renovations
- Equipment
  - Contractor's
  - Miscellaneous
- Installation Floaters
- Motor Truck Cargo
- Warehouse Operator's Legal





## GARAGE

### COVERAGE HIGHLIGHTS AND AVAILABILITY

#### LIABILITY

- Garage Operations (Dealer or Service)
- Garage Liability up to \$1Million /\$1Million /\$3Million
- Medical Payments for Premises, Auto or Combined

#### GARAGEKEEPERS COVERAGE

- Direct Primary Liability
- Direct Excess Liability
- Deductibles Start at \$500/\$2,500
- Legal Liability

#### DEALERS PHYSICAL DAMAGE

- Specified Perils, Comprehensive, Collision Coverages Available
- Dealers Drive Away Collision Included when Blanket Collision Coverage is written

#### OPTIONAL COVERAGES AVAILABLE

- Broadened Coverages
- Dealer Plates
- Fire Legal Liability
- Furnished Auto Exposure
- In-Tow
- Owners of Garage Locations
- Personal Injury Liability
- Transporter Plates

### SAMPLE CLASSES OF BUSINESS

- ATV, Dirt Bike, Jet Ski and Snowmobile Sales & Repair
- Antique / Classic Auto Sales & Repair
- Auto Alarm / Stereo Installation
- Auto Dealers – Used Autos
- Auto Maintenance, Repair & Service
- Bed Liner Installation
- Boat Dealers & Repair
- Body & Paint Shop
- Car Wash – Full Service
- Contractors / Construction Equipment Sales & Repair
- Dealers – Used Autos
- Detailing
- Emergency Vehicle Sales & Repair
- Farm Tractor / Implement Sales & Repair
- Frame Straightening
- Golf Cart Dealers & Repair
- Heavy Truck Dealers & Repair
- Mobile Service & Repair
- Motorcycle Sales & Repair
- Oil / Lube Shop
- Recreational Vehicle Sales & Repair
- Roadside Assistance
- Salvage Yard / Auto Dismantling
- Tire Sales & Repair – New & Used
- Trailer Sales & Repair
- Upholstery
- Valet Parking
- Window Tinting

**And Many More!**



**Hull Can Do It!**



## ENVIRONMENTAL

CGL/ PROFESSIONAL / POLLUTION / COMMERCIAL AUTO / WORKERS' COMP / EXCESS LIABILITY

### CONTRACTORS AND CONSULTANTS

- Asbestos, Lead & Mold Abatement / Testing / Consulting
- Clean-up / Remediation of Pollutants
- Compliance Permitting & Training
- Environmental Consulting
- Environmental Engineering
- Environmental Site Assessment Contractors / Consultants – Phase I, II, and III
- Hazardous Waste Management and Disposal
- Installation, Removal, Cleaning of Underground and Aboveground Storage Tanks
- Laboratories
- Recycling Facilities
- Tank Testing and Compliance
- Waste Brokering
- **All Other Classes**

### CONTRACTORS POLLUTION LIABILITY

- Demolition
- Electrical / HVAC
- Excavation & Grading
- General Construction
- General Contracting
- Insulation
- Maintenance / Janitorial
- Masonry & Concrete
- Non-Environment Drilling
- Other Miscellaneous Contracting Services
- Painting

- Pipeline Construction / Maintenance
- Service Station Construction
- Street and Road Paving
- All Other Classes

### COVERAGE HIGHLIGHTS AND AVAILABILITY

- Admitted and Non-Admitted Carriers
- Commercial General Liability / Professional Pollution / Workers' Compensation / Auto Commercial

### SITE SPECIFIC POLLUTION LIABILITY

- Bulk Fuel Storage
- Chemical & General Manufacturing including Products Pollution
- Commercial Buildings / Warehouse / Storage Facilities
- Contaminated Properties
- Gas Stations
- Golf Courses
- Hazardous & Non-Hazardous Waste Landfills
- Laboratories
- Recycling Facilities
- Shopping Centers
- TSDF's – Treatment, Storage, Disposal Waste Facilities
- Vacant Land
- Waste Treatment Facilities

**And Many More!**





## PERSONAL LINES

### HOMEOWNERS & DWELLING FIRE w/Wind

- HO3
- HO4
- HO5
- HO6
- HO8
- DP1
- DP3

### Coverages available for:

- 1-4 Family
- Corporately or Individually Owned Properties
- Low to High Value
- High Value Package Policies including PAF and Excess Flood
- Primary, Seasonal, Rentals, Builders Risk / Renovations, Vacant / Unoccupied, Secondary Rentals, Vacation Rentals
- High Profile Accounts (actors, sports figures, politicians)
- PC 1 - 10
- Premises Liability up to \$100,000,000
- Multiple Construction Types
- Named Storm Deductible Available

### PRIMARY/EXCESS FLOOD

- Stand Alone
- Package Policies

### PERSONAL INLAND MARINE

#### Eligible classes of personal property:

- Cameras (Personal use only)
- Coins
- Collectibles
- Fine Art
- Furs
- Golf Carts
- Golfer's Equipment
- Guns / Firearms
- Jewelry
- Musical Instruments (Personal use only)
- Silverware

### PERSONAL UMBRELLAS & EXCESS LIABILITY

- Limits from \$1,000,000 to \$10,000,000
- LLCs, Estates & Trusts Accepted
- DUIs Accepted
- Youthful & Elderly Drivers Accepted

### MONOLINE POLICIES AVAILABLE

- Limits up to \$50,000,000
- Corporately Owned Properties
- Hobby Form Liability
- Premises / Personal / Excess Liability
- Excess Auto Physical Damage





## IN-HOUSE BINDING AUTHORITY

### COVERAGE HIGHLIGHTS & AVAILABILITY FROM OUR ADMITTED & SURPLUS LINES MARKETS

We have the authority to bind, issue, cancel, endorse, rewrite and renew policies on behalf of dozens of insurance carriers. We act as a managing general agent and surplus lines broker for hundreds of specific product lines from financially sound admitted & excess surplus lines carriers.

### COMMERCIAL BINDING OFFERING

#### MONOLINE GENERAL LIABILITY & PACKAGE POLICIES AVAILABLE

GL Limits up to

- \$5,000,000 Occurrence
- \$5,000,000 Aggregate
- Minimum Premium \$750

#### CLASSES

- Apartments
- Artisan Contractors
- Daycares
- Distributors / Wholesalers
- Dwellings
- Childcare / Daycare
- Churches
- Condo Associations  
(Residential & Commercial)
- Condo Unit Owners
- Convenience Stores / Gas Stations
- General Contractors
- Homeowners Associations
- Hotels/Motels
- Lessors Risk
- Mercantile Risks
- Product Accounts
- Restaurants
- Vacant Land & Buildings
- Warehouses

#### COASTAL SPECIALTY PROPERTY

- Property including Wind / Hail up to \$5,000,000 TIV any one location \$10,000,000 TIV per policy
- Property excluding Wind / Hail up to \$10,000,000 TIV any one policy

"We will consider most classes of business but are particularly interested in the following: Apartments, Day Cares, Dwellings, Executive Offices, Hotels/Motels/Holiday Inn, Medical Offices, Restaurants and Warehouses."

#### EXCESS LIABILITY

- Up to \$10,000,000 Limits
- MP \$500
- Pricing starting at \$500 per Million

"We will consider most classes of business but are particularly interested in the following: Apartments, Artisan Contractors, Distributors/Wholesalers, Dwellings, General Contractors, Lessors Risk and Warehouses."

#### INLAND MARINE

Limits up to:

- \$250,000 any one item and \$1,000,000 per policy
- Minimum Premiums \$500

#### CLASSES

- Accounts Receivable
- Bailees Coverage
- Builder's Risk
  - Ground-Up Construction
  - Renovations
  - Multiple Term Options
- Contractors Equipment
- Computer Equipment
- Commercial Fine Arts
- Installation Coverage
- Leased or Rented Equipment
- Misc. Articles
- Motor Truck Cargo
- Signs
- Trip Transit
- Unmanned Aircraft Systems (Drones)
- Valuable Papers





## OCEAN MARINE

### MARINAS / YACHT CLUBS / YACHT BROKERS

- Marine GL with Marina Operators Legal Liability
- Dock Physical Damage (incl. wind and flood)
- Work Boats, Equipment, and Auto
- Property (Building, BPP and BI / EE)
- Yacht Brokers Liability

### MARINE CONTRACTORS

- Marine GL / Marine Contractors Liability
- Hull and P&I for workboats with option for crew liability
- Physical Damage on equipment incl. waterborne
- Markets for all Builders, Contractors & Artisan Repairers

### MARINE LIABILITIES

- Ship Repairers Liability
- Stevedores & Wharfingers Liability
- Terminal Operators Liability
- Charterers Liability
- Maritime Employers Liability
- Excess / Bumbershoot

### BOATS / YACHTS

- Values \$1,000,000 + with a full-time captain
  - <\$1,000,000 must have been declined by standard markets and accompanied with comprehensive marketing list
- Available in U.S., Bahamas, Caribbean and worldwide
- High performance boats up to 120 MPH
- Excess Liability up to \$500,000,000

### BOAT DEALERS & BOAT MANUFACTURERS

- CGL incl. Products/Completed Ops
- Marina Operators Liability incl. P&I with option for crew liability
- Property incl. Builders Risk & Dealers Inventory
- Tools & Equipment
- Boat Brokers Legal Liability

### COMMERCIAL VESSELS

- Passenger vessels incl. dinner cruise / casino boats
- Charter & Fishing Guides
- Cargo / Supply vessels
- Government boats
- Tugs & Barges incl. Salvors
- Utility / crew boats
- Rental boats incl. jet-skis, parasail boats, and more

### OCEAN CARGO / AIR CARGO

- Difficult to place cargo risks
- Annual and single-trip risks
- Shippers Interest & Carriers Liability
- Warehousing & Motor Truck Cargo
- Motor Truck Cargo

### USL&H WORKERS' COMPENSATION

- Minimum premiums: \$250K monoline, but \$30K with supporting liability lines
- Package policies to include State Act & USL&H





## INSTANT QUOTES

844-400-7802

### COMMERCIAL LINES

- 1-4 Family Dwellings
- Apartments
- Artisan Contractors
- Barber / Nail / Beauty Shop
- Builder's Risk
- Clothing Stores
- Convenience, Deli & Grocery
- Concessionaires / Vendors
- Contractors Equipment
- Electronic Stores
- Fitness Centers
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lessors' Risk Only
- Liquor Stores
- Main Street Mercantile
- Mobile Home Parks
- Office Risks
- Residential Condo Unit Owners
- Truckers GL
- Vacant Buildings
- Vacant Land
- Umbrella/Excess Liability

### LIQUOR LIABILITY

- Bar & Restaurant
- Convenience/Liquor Stores
- Hole in One/Longshot
- Special Event

### NON PROFIT

- Art & Culture
- Community Associations
- Condo Mini
- Directors & Officers
- Houses of Worship
- Specialty Nonprofit
- Youth Sports

### PERSONAL LINES

- Comprehensive Personal Liability
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- Home-Based Business
- Personal Umbrella Preferred

### PROFESSIONAL LINES

- Allied Healthcare Professional & General Liability
- Community Associations
- Cyber Liability & Data Security
- Employment Practices Liability
- Medical Providers Employment Practices Liability
- Property Managers Professional Package
- Real Estate Agents Professional Office Package
- Specified Professions Professional Office Package
- Technology Professional MicroPro Office Package

PLEASE NOTE: These are the highlights of our Instant Quote service. New programs will be added so please, check out our website if your program is not listed above. You must be an appointed Hull & Company retailer to use these programs. Quotes obtained via these programs will only be bound IF you are a previously appointed retailer with Hull. PRIOR TO BINDING, check with your branch to determine any and all applicable taxes and fees. If you need additional pricing considerations on any web quote received via these programs or if your submission is declined, please call your Hull & Company representative.



CALL: 844-400-7802 for INSTANT QUOTES



## EXCESS UMBRELLA

Our Excess & Umbrella Team includes dedicated insurance brokers from our office who specialize in this line of business. We partner with the highest-quality insurance carriers in the industry to offer customized solutions that meet clients' business needs.

### SPECIALIZATIONS

- Construction
- Manufacturing
- Real Estate
- Public Entity
- Higher Education
- Hospitality
- Importers
- Products
- Environmental
- Sports Venues
- Transportation
- Energy
- Bar/Tavern & Restaurants
- and more

### COVERAGE HIGHLIGHTS AND AVAILABILITY

- Capacity up to \$500 Million
- Admitted & Non-Admitted Markets
- Low Minimum Premiums
- National Availability
- Competitive Commissions
- UNDERLYING REQUIREMENTS
  - \$1/\$2/\$1M GL Limits
  - \$1M CSL Auto Limits
  - \$500/\$500/\$500 Work Comp Limits

### SAMPLE UMBRELLA/EXCESS CLASSES

#### CONSTRUCTION & CONTRACTORS

- Bridge Builders
- Crane & Rigging
- Demolition & Blasting
- Exterior Insulation & Finishing Systems (EIFS) Contractors
- Fire Suppression
- General Contractors
- Roofers and Framers
- Residential Homebuilders
- Wrap-Ups and Project-Specific Programs
- Steel & Scaffolding Erectors
- Street and Road

#### PREMISES LIABILITY

- Amusement Parks
- Apartment Owners & Managers
- Bars & Taverns
- Bowling Alleys
- Churches & Schools
- Condos
- Hotels & Motels
- Lessors Risk
- Mercantile Accounts
- Recycling Facilities
- Restaurants

#### MANUFACTURING

- Auto Parks
- Children's Toys
- Chemicals
- Medical Products
- Industrial Machinery
- Motorcycles
- Playground Equipment
- Sporting Goods/Athletic/Recreational Products
- Tanks Manufacturers
- Wood Chipping Machines
- Life Sciences (including Vitamins & Supplements)

#### MISCELLANEOUS

- Trucking Firms
- Security Guard Firms
- Ready Mix Operators
- Mud Runs
- Special Events

*Many more classes available.*





**Hull & Company - Jacksonville**

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<https://www.hullcojax.com>