Insuring Your Restoration Business

What to expect

- Exclusive programs
- Restoration expertise
- Safety solutions
- HR support
- Friendly staff
- National coverage

Insurance Coverage
for Restoration Companies

General Liability | Pollution + Professional | Workers' Comp |
Excess Liability | Auto | Cyber | Employment Practices |
Directors & Officers | Buy-Sell Life Insurance

Kate
Scully Krebsbach

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SCULLY
INSURANCE GROUP
An Affiliate of Robertson Ryan & Associates
Since 1928

Restoration Insurance Renewal Checklist

☐	Annual sales:
☐	Annual subcontracting costs:
☐	Annual payroll, by class code
☐	8742 Salesperson:
☐	9014 Janitorial Services:
☐	8810 Clerical:
☐	Updates to office, storage location/s?
☐	Cost to replace your building (if owner):
☐	Lease/buy new equipment?
☐	Changes to operations?
☐	All entities listed on policy?
☐	Request certificate (COI) list from last year

Restoration Insurance Resources | Scully Insurance Group
Kate@ScullyInsuranceGroup.com | @resto.resources

Insurance Coverages	Annual Insurance Premium		Super Tech Training	Savings Negotiated	Credits	Revised Annual Premium
General Liability / Umbrella/ Professional / Pollution	$18,000	-->	**Tech / Service Manager / Estimator / IICRC**	*11%*	($1,980.00)	$16,020
Workers' Compensation	$8,000		Agent	*10%*	($800.00)	$7,200
Property (on site, in transit)	$6,000	-->	**Tech**	*6%*	($360.00)	$5,640
Auto	$25,000		Agent	*4%*	($1,000.00)	$24,000
Employment Practices	$5,000	-->	**CSR / Tech / Service Manager**	*6%*	($300.00)	$4,700
Cyber	$1,100		Agent	*6%*	($66.00)	$1,034
Directors & Officers						
Life						
	$63,100			**7.14%**	**($4,506)**	**$58,594**

Assumptions:
1m annual sales
450k payroll
16 vehicles
Tenant of building

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 07/01/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:	
Scully Insurance Group, an affiliate of Robertson Ryan	PHONE (A/C, No, Ext): 630-468-5400	FAX (A/C, No):
	E-MAIL ADDRESS: kate@scullyinsurancegroup.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Insurance Company A	
INSURED	INSURER B : Insurance Company B	
Amazing Restoration Experts 123 W Contractors Way Anytown, Anystate USA	INSURER C : Insurance Company C	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	[X] COMMERCIAL GENERAL LIABILITY [ ] CLAIMS-MADE [X] OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: [X] POLICY [ ] PRO-JECT [ ] LOC [ ] OTHER:	Y	Y	123456ABCD	07/01/2023	07/01/2024	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ 1,000,000 $ 300,000 $ 5,000 $ 1,000,000 $ 2,000,000 $ 2,000,000
C	AUTOMOBILE LIABILITY [X] ANY AUTO [ ] OWNED AUTOS ONLY [ ] SCHEDULED AUTOS [ ] HIRED AUTOS ONLY [ ] NON-OWNED AUTOS ONLY			234567ABCDE	07/01/2023	07/01/2024	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ 1,000,000 $ $ $
B	[ ] UMBRELLA LIAB [X] OCCUR [X] EXCESS LIAB [ ] CLAIMS-MADE DED [ ] RETENTION $			4567890ZXY	07/01/2023	07/01/2024	EACH OCCURRENCE AGGREGATE	$ 5,000,000 $ 5,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N: N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		78912345REST	07/01/2023	07/01/2024	[ ] PER STATUTE [ ] OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 1,000,000 $ 1,000,000 $ 1,000,000
A	Professional Liability Pollution Liability			123456ABCD	07/01/2023	07/01/2024	Limit - per claim Limit - per claim	1,000,000 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Additional insured as required by written contract with respect to General Liability for ABC Company

CERTIFICATE HOLDER

To whom it may concern

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Your insurance agent