



**THREE offers a simple, innovative, all-encompassing policy to fit the needs of small business owners.**

### THREE ADVANTAGES

- One single policy, one bill, one number to call to file a claim
- A++ (Superior) Financial Strength Rating from A.M. Best (*as of January 6, 2022*)
- Admitted (*policies will be underwritten via BHHHC Specialty Risk [BSR]*)
- Direct bill (full pay or 12 pay options)
- 15% commission

### HOW TO QUOTE



### ELIGIBLE CLASSES

- Hotels, Motels, Bed & Breakfasts, Inns
- Landscaping and Tree Services (*no logging, no work on trees over 40 feet*)
- Restaurants and Bars (*no nightclubs*)
- Retail (General Merchandise, Convenience Stores, Liquor Stores, Coffee Shops, Bakeries)
- Hair Salons
- Cleaning and Janitorial
- Business and Marketing Consulting
- IT Consulting and Software Development
- Insurance Agents
- Handyman / Household Appliance Installation, Service, Repair
- Residential Remodeling and Renovation
- HVAC, Plumbing
- Electricians
- Painters
- Auto Services (repair shops, mechanics, gas stations, car washes)



## THREE. Comprehensive insurance for small businesses.

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### COVERAGES

THREE is designed to cover all the risks that a small business owner would expect to be covered by insurance, all on one policy. Included coverages are:

- **Business Liability**  
General Liability, Errors & Omissions, Employment Practices, Directors & Officers, Liquor Liability, Cyber Liability, Fiduciary Responsibility, Cargo, Hired & Non-Owned
- **Auto**  
Auto Liability, Collision, Comprehensive, Towing, Rental Reimbursement
- **Cyber Incident Response**  
Crisis Management, Data System Review & Recovery, Breach Notification, Credit Monitoring
- **Workers Compensation**
- **Building**  
Flood
- **All Other Property**  
Business Personal Property, Inland Marine, Employee Dishonesty, Equipment Breakdown
- **Business Interruption**  
Business Income, Extra Expenses