

TARGET INDUSTRIES.



THREE is comprehensive insurance designed to protect businesses in many industries from the unique risks they face – today and in the future.

Food & Beverage

- Restaurants
- Bars
- Bar & grills
- Bakeries

Coverage highlights:
Liquor Liability, Cyber Incident Response & Liability, EPLI, Employee Theft, Equipment Breakdown, Food Spoilage

Contractors

- Handyperson
- Appliance installation
(service, repair)
- Remodeling & renovation
- Plumbing & HVAC
- Electrician
- Painting
- Landscaping
(lawn care, tree services)

Coverage highlights:
Blanket Additional Insured, Tools & Equipment, Contractors E&O, Commercial Auto, Hired & Non-Owned Auto Liability

Cleaning & Janitorial

- Commercial cleaning
- Residential cleaning

Coverage highlights:
Blanket Additional Insured, Tools & Equipment, Janitorial Service Bond Liability

Auto Services

- Repair shops
- Mechanics
- Gas stations
- Car washes

Coverage highlights:
Garagekeepers Liability, Commercial Auto, Employee Theft, Tools & Equipment, Equipment Breakdown

Professional Services

- Software developers
- IT consultants
- Business & marketing consultants
- Accountants/CPAs
- Insurance agencies
- Real estate agencies
- Home/building inspectors

Coverage highlights:
Professional E&O/Occurrence Form/Defense Outside Limits, Cyber Incident Response & Liability, EPLI, Fiduciary & Employee Benefits Liability, Employee Fraud & Embezzlement, Directors & Officers Liability, Hired & Non-Owned Liability

Retail

- Grocery stores
- Convenience stores
- Florists
- Clothing stores
- Hardware stores
- Home-based businesses

Coverage highlights:
Employment Practices Liability, Equipment Breakdown, Flood, Cyber Incident Response & Liability

Hospitality

- Hotels
- Motels & inns
- Bed & breakfasts

Coverage highlights:
Property of Others/Bailee/Entrusted Property Liability, Assault & Battery Liability, EPLI, Employee Theft, Equipment Breakdown, Flood & Water Damage

Personal Services

- Beauty salons
- Barber shops

Coverage highlights:
Professional E&O, Property of Others/Bailee/Entrusted Property Liability