



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 BHHC Specialty Risk [BSR])*
- Direct bill (full pay or 12 pay options)

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