



Food & Beverage

- ✓ Restaurants
- ✓ Bars
- ✓ Bar & Grill
- ✓ Bakeries

Why THREE?

- Liquor Liability
- Cyber Incident Response
- Cyber Liability
- Employment Practices Liability (EPLI)
- Employee Theft/Dishonesty
- Equipment Breakdown
- Food Spoilage

Contractors

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

Why THREE?

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

Cleaning & Janitorial

- ✓ Commercial cleaning
- ✓ Residential cleaning

Why THREE?

- Blanket Additional Insured
- Tools & Equipment
- Janitorial Service Bond Liability

Auto Services

- ✓ Repair shops
- ✓ Mechanics
- ✓ Gas stations
- ✓ Car washes

Why THREE?

- Garagekeepers Liability
- Commercial Auto
- Employee Theft/Dishonesty
- Tools & Equipment
- Equipment Breakdown

Professional Services

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

Why THREE?

- Professional E&O Liability
 - Occurrence Form
 - Defense Outside Limits
- Cyber Incident Response
- Cyber Liability
- Employment Practices 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

Why THREE?

- Employment Practices Liability
- Equipment Breakdown
- Flood
- Cyber Incident Response
- Cyber Liability

Hospitality

- ✓ Hotels
- ✓ Motels & inns
- ✓ Bed & breakfasts

Why THREE?

- Property of Others / Bailee / Entrusted Property Liability
- Assault & Battery Liability
- Employment Practices Liability (EPLI)
- Employee Theft/Dishonesty
- Equipment Breakdown
- Flood and Water Damage

Personal Services

- ✓ Beauty salons
- ✓ Barber shops

Why THREE?

- Professional E&O Liability
- Property of Others/Bailee/Entrusted Property Liability