



LIG *Life is Great!*

Leading Insurance Services, Inc.

US Manager for Leading Insurance Group Insurance Co., Ltd.

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NY/NJ

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CA

AM BEST RATING: A- XI
(as of 10/29/2008) - ADMITTED PAPER

Products:	Territory:
Commercial Package Policy	NY/NJ/CA*
Property	NY/NJ/CA
General Liability	NY/NJ/CA
Business Owners Policy	NY/NJ/CA

* California Office does business as
Leading Insurance Company

Target Classes:

- Apartment Buildings
- Bakeries
- Barber Shops/Beauty Parlors
- Beverage Stores – Liquor & Wine
- Clothing or Apparel
(Retail & Distribution)
- Condos
- Convenience Stores
- Delicatessens
- Distributors
- Florists
- Office Risks
- Restaurants
- Retail Stores
- Shopping Centers
- Supermarkets
- And Many More

Coverages:

- Commercial Property
- Commercial Crime (M&S)
- Commercial General Liability
- Liquor Liability
- Hired/Non Owned Auto
- Directors & Offices**
- Druggist Liability***
- Beautician Liability***
- Bailee

Max Limits:

- \$5,000,000 per Location (up to \$15mil)
- \$5,000/\$10,000 per Location
- \$1,000,000 Each Occurrence
- \$2,000,000 General Aggregate
- \$2,000,000 General P/C Ops. Agg.
- \$1,000,000 Personal & Advertising Injury
- \$250,000 Fire Damage – BOP/ \$300,000 - CPP
- \$5,000 Medical Expense
- \$1,000,000 Each Occurrence
- \$1,000,000 Each Occurrence
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- Unlimited - Broad
- Double Contents – Special

Policy Minimum Premium

- BOP \$750 (NY,CA) / BOP \$500 (NJ) / CPP \$1,000 (NY,CA) / CPP \$500 (NJ)

** For Condo Associations Only / *** For Applicable Classes of Business Only