

# ADMIRAL ON DEMAND<sup>SM</sup> - HIGHLIGHTS



INSURANCE AGENTS

## **APPROVED LINES OF BUSINESS - ALL REVENUES CONSIDERED**

Life  
Accident  
Health  
Property & Casualty Commercial Lines  
Property & Casualty Personal Lines

## **PROHIBITED LIFE/ACCIDENT & HEALTH LINES OF BUSINESS**

Variable Life  
Self-Insured Health/Stop Loss  
Viaticals/Life Settlement  
METS/MEWAS  
Variable Annuities

## **PROHIBITED PROPERTY & CASUALTY LINES OF BUSINESS**

Commercial Trucking  
Aviation  
Livestock/Equine  
Wet/Ocean Marine

## **INELIGIBLE EXPOSURES**

Any claim in prior 5 years  
Any open claim  
Any clients with previous claims in excess of \$100,000  
Wholesalers, MGA, Reinsurance Intermediaries, Surplus Lines Brokers or Program Administrators  
Risks placing business with carriers rated below AM Best B+ or Demotech A or that are not rated

## **LIMITS/DEDUCTIBLES**

Limits from \$500,000/\$500,000 to \$2,000,000/\$2,000,000  
Deductible starting at \$1,000  
First Dollar Defense Available  
Minimum Premiums starting at \$1,200  
Dedicated Limit of Defense Available

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**ADMIRAL**  
**INSURANCE GROUP**  
| a Berkley Company

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