

General Casualty

Richmond National provides specialized coverage for a broad array of General Casualty risks in the E&S marketplace throughout the United States.



Submission Address
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<https://www.richmondnational.com/general-casualty/>

Target Classes

Habitational

- Apartments - Any combination of Market Rate/Subsidized/Student/Independent Senior Living
- Condominium Associations
- Homeowners and/or Townhome Associations

Hospitality

- Motels, Hotels & Resorts - hostels to five-star resorts
- Restaurants - no alcohol sales threshold
- Event Halls with Banquet/Catering Operations on Premises
- Bars/Taverns/Lounges/Nightclubs
- Gentlemen's Clubs/Strip Clubs/Adult Entertainment

Real Estate

- Lessor's Risk Only
- Office Parks
- Shopping Centers
- Vacant Buildings/Vacant Land
- Warehouse Operations
- Property Managers having scheduled properties
- Landowners: Insured-operated or LRO

Entertainment

- Amusement Centers
- Country Clubs/Golf
- Racket Sports Clubs
- Bowling Centers
- Billiard Halls

Retail

- Retail Stores - all varieties
- Convenience & Grocery Stores with or without Gas
- Supermarkets
- Distributors - products manufactured in U.S.

Coverages Available

- Comprehensive General Liability occurrence form
- Medical Payments
- Employee Benefits Liability
- Garagekeepers Legal Liability
- Stop Gap Liability
- Innkeepers Liability
- Liquor Liability (up to 1M/1M in 35 States & sublimits in 42 states)
- Exclusions and sublimits offered for hard to place risks
 - Restricted States: AK, HI, WV

Submission Requirements

- ACORD Commercial Insurance application and General Liability application
- Supplemental Application
- Five year currently valued company loss runs
- Insured's Website

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