



OUR PROGRAMS

THE WAY E&S BUSINESS SHOULD BE DONE

Covenant Underwriters offers comprehensive package policies that are custom written specifically for their respective classes of business. With our fully online submission process, we're revolutionizing business processes in the E+S Market.

Our Process is:

- Customizable & Flexible - Limit package tiers can be bought up to best fit the insured's needs
- Automated - Online rating process with a 24 to 48-hour quote turnaround time
- Responsive - While automated, all submissions are also guaranteed review by a personal underwriter promoting strong customer service

HOTEL

Eligibility

- Limited-service hotels and motels
- Frame construction up to 2 stories and \$8m TIV
- Joisted Masonry & Masonry Non-Combustible construction up to 4 stories and \$10m TIV
- Interior or Exterior Entry
- Sprinklered or Non-sprinklered

Important Coverages

- General Liability up to \$5M/\$5M
- Assault & Battery Coverage up to \$100K
- Bed Bug Coverage
- Medical Payments
- Legionnaires Disease Liabilities
- Employee Theft
- Off-Premises Utility Services
- Guest Property
- Solar Power System

CONVENIENCE STORE

Eligibility

- Convenience Stores with gas pumps
- Frame, Joisted Masonry, Masonry Non-Combustible, or Fire Resistive construction up to \$5m TIV
- 24-hour services
- Car wash

Important Coverages

- General Liability up to \$3M/\$3M
- Assault & Battery Coverage up to \$100K
- Liquor Business Coverage
- Money and Securities Coverage
- Bad Gas Coverage
- Off-Premises Utility Services
- Spoilage Coverage
- Medical Payments
- Solar Power System
- Electric Vehicle Charging System
- Tenants Improvements and Betterments

ADDITIONAL COVERAGES

- Flood Coverage
- Hired and Non-Owned Auto Coverage
- Terrorism Coverage
- Equipment Breakdown Coverage
- Ordinance & Law Coverage
- Sewer and Drain Backup Coverage

*Disclaimer: The above summary does not contain the complete program guidelines, coverages, and conditions and is intended for informational purposes only.
For more detailed program information, please contact our team!*

