



**IN TODAY'S BUILDING MATERIALS AND LUMBER INSURANCE MARKET, STRENGTH AND EXPERIENCE MATTER MORE THAN EVER.**

**WE HAVE BEEN AN INDUSTRY LEADER WRITING BUILDING MATERIAL DEALERS, LUMBER OPERATIONS, TRUSS MANUFACTURERS, HARDWARE STORES, AND OTHER AFFILIATED CLASSES SINCE 1972. MIU OFFERS AGENTS ACCESS TO A+ RATED CARRIERS, SPECIALIZED COVERAGES, AND EXCEPTIONAL SERVICE FROM INDUSTRY EXPERTS.**

### **Program Highlights**

- Partnerships with leaders in the hardware, building material, and lumber industry, including the North American Retail Hardware Association (NRHA), True Value Company, Do it Best Corp., and Orgill, Inc.
- Write in all 50 states
- Regional specialized coverages (EQ and Flood)
- A+ rated carriers (including Hartford and PMA)
- On-site loss control inspections performed by industry experts, plus training and loss mitigation
- Veteran underwriters focused on bringing the best possible coverage to your insured
- Responsive and focused on providing exceptional customer service
- Dedicated and committed to helping agents solve problems

### **Offering all Lines of Coverage, including:**

- Property including Inland Marine
- General Liability
- Excess Liability
- Commercial Auto (PPT's to Extra Heavies)
- Workers' Compensation
- Employment Practices Liability (EPLI)
- Cyber/Data Breach

### **Core Classes**

- Building Material Dealers
- Lumber Retailers and Wholesalers
- Rental Equipment Dealers
- Truss Manufacturers
- Secondary Wood Products Companies
- Primary Wood Manufacturers (WC only)
- Home & Garden Centers
- Industrial and Commercial Supply Companies
- Retail Hardware

### **Program Carriers**

- Hartford Insurance Companies, A.M. Best Rated A+ XV
- PMA, Old Republic Group, A.M. Best Rated A+ XII

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# MI Underwriters

## Additional Information/Submission Requirements

- Accord apps
- 5 years loss updated loss runs
- Completed supplemental
- Pictures of the risk
- For Workers' Compensation, add XMOD sheets
- Prior year payroll by class

## Attachments/Supplemental Apps

- HIG Auto Supplemental
- Truss Supplemental
- Window and Door Supplemental

## MIU Primary Classes

Hardware stores, retail home centers, lumberyards, building material dealers (wholesale and retail), rental and equipment rental stores, variety stores, secondary wood products companies, primary wood products manufacturing (WC only), garden centers & nurseries, landscape maintenance contractors, stone and decorative rock, and ancillary risks. Secondary Wood Products to include truss manufacturing, window and door manufacturing, millwork, cabinet manufacturing and installation, casings, hardwood floors, drying and kiln operations, milling, dimension mills, planing and similar operations.

## Classes Requiring Supplemental Applications

- Truss manufacturing
- Window and exterior door assembly or manufacturing
- Incidental to the core classes (incidental defined as < 25% of total sales)
- Equipment rental

## Ancillary Considered Operations

- Acceptable if part of a "Primary Core Class" submission

## Retail Stores and Operations

- Appliance & Accessories - Household type
- Floor Coverings
- Crafts
- Electrical Supplies
- Fence Dealers
- Furniture Stores
- Glass Sales (window, plate, mirror)
- Hobby Shops and Model Stores
- Lamp & Lighting Fixtures
- Nurseries or Garden Shop (No Landscaping)

- Paint, Wall Coverings, & Wallpaper
- Plumbing Fixtures and Supplies
- Equipment, Fixtures, and Supplies for Bars, Hotels, Restaurants, or Stores
- Gardening and Light Farming Supplies (no Landscaping)
- Sporting Goods & Equipment (no equipment rentals - gun and diving equipment shops are not Eligible)

## Wholesale Stores and Operations

- Air Conditioning & Heating Equipment
- Appliances & Accessories - Household
- Building Materials, Equipment & Supplies
- Electrical Supplies
- Gardening & Light Farming Supplies (no landscaping)
- Glass
- Hardware
- Hobby Goods & Supplies
- Lamps & Lighting Fixtures
- Plumbing Fixtures & Supplies
- Equipment, Fixtures, & Supplies for Bars, Hotels, Restaurants, or Stores

## Service Operations

- Appliance & Accessories – Installation, Service or Repair – Household Type
- Carpentry - residential or light commercial (involving installation, service or repair of merchandise sold by insured)
- Contractors - subcontracted work - Residential or Light Commercial Only
- Door, Window or Assembled Millwork - Installation (no history of construction defect-type losses)
- Electrical Apparatus Installation, Service or Repair or Electrical Work - within Buildings Fence Erection
- Floor Covering Installation
- Heating or Combined Heating & Air Conditioning systems Installation, Service or Repair Locksmiths (excluding alarm installation)
- Receipts for these operations must be less than 20% of total receipts

## Other

- Building or Premises - LRO
- Vacant Land