EXPONENTIAL

Product Sheet

# Commercial Risks

Same submission... eXponentially better outcome!

## Revolutionizing E&S!

**We provide fast, efficient and direct access to E&S solutions.**

- Very broad E&S underwriting appetite - considering risks in over 1,100 ISO GL Class Codes
- Streamlined package solutions for General Liability, Property, Excess & Liquor available in all 50 states
- Through our industry leading tech portal appointed agents have the ability to quote and bind business right from their desktop for risks in over 500 ISO GL class codes
- Direct access to a dedicated underwriter for more complex risks or those requiring customized solutions
- Direct bill with payment plans (credit card payments accepted)
- All surplus lines filings and taxes handled
- Enhanced agent commission economics

eXponential is a direct-to-retail Excess & Surplus (E&S) Lines MGA, revolutionizing the way agents access coverage. Backed by A+ rated Lloyd's capacity from Hiscox, we provide fast, efficient, and direct access to E&S solutions for small to middle-market commercial risks – without the need for a wholesale broker.

**Lines of Coverage:**

- Property
- General Liability
- Excess Liability
- Liquor Liability

**GET IN TOUCH WITH OUR EXPERTS:**



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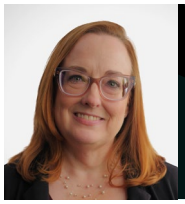

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**Target Classes**
(Many other classes also considered):

**Contractors/Service**

Alarm Installation
Appliance Installation
Carpentry
Debris Removal
Demolition
Drilling
Drywall
Electricians
Excavation / Grading of Land
Fencing
Fire Suppression
Framing
General Contractors
Handyperson
Heating / AC
Irrigation
Janitorial
Landscaping
Lawncare
Logging / Lumbering
Machinery or Equipment Installation, Service or Repair
Masonry
Metal Erection
Painters
Plumbers
Roofers
Security Guards
Tree Trimming / Removal
Truckers

**Manufacturers, Dealers and Distributors**

Automobile Parts (non-operating)
Clothing
Electrical Equipment
Food Products
Leather Products
Machinery or Machinery Parts
Metal Goods
Paper Goods
Plastic or Rubber Goods
Textile Products
Tools
Toys or Games
Wood Products

**Premises / Owners, Landlords and Tenants (OL&T)**

Apartments
Camps and Campgrounds
Condo Owners Associations
Convenience Stores
Dwellings
Homeowners Associations
Lessors Risk (LRO)
Mobile Home Parks
Office
Parking
Real Estate
Retail Stores
Shopping Centers
Supermarket / Grocery
Vacant Buildings
Vacant Land
Warehouses

**Hospitality**

Caterers
Concessionaires
Food Trucks
Hotels and Motels
Lounges (alcohol <65%)
Restaurants (alcohol <65%)
*Liquor Liability
(available in most states; supported)

**Miscellaneous**

Amusement Centers
Car Washes
Civic / Social Clubs
Flea Markets
Guides & Outfitters
Health or Exercise Clubs
Houses of Worship
Hunting Preserves / Clubs
Rental Stores
Sales of Service Organizations
Special Events
Tanning Salons

**Limits:**

- $1m / $2m Primary General Liability
- $1m / $1m Liquor Liability
- $2m Excess Liability
- Property - $2m TIV per location

Products and services described above are provided by certain underwriters at Lloyd's led by Syndicate 0033 and transacted through Rokstone Commercial Risk Underwriters, LLC, which conducts business in all states including California as a licensed surplus lines broker (CA License #6015913). Surplus Lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by those funds. Coverage provided is subject to actual terms and conditions of the policy issued.