



RSC Solutions<sup>SM</sup> provides brokers with direct access to Lexington Insurance and to the Chartis companies' full range of industry-leading risk management products and services for small to mid-sized businesses. Our defining advantages, honed over nearly a decade, are three-fold:





- Quality: You can count on finding the solution you need with superior terms and conditions at RSC Solutions. We provide access to the broad-breadth of products that Lexington Insurance and other Chartis companies provide for middle market businesses. This includes a vast array of property, casualty, and specialty insurance products; many efficiently delivered in multi-line offerings for segments such as human services, sports and recreation, healthcare, and construction.
- Strength: RSC Solutions delivers policies with the financial strength of Lexington and other member companies of Chartis. With RSC Solutions, you can offer unparalleled stability and consistency for small to middle market clients.
- Service: Our outstanding service is evident on several fronts:
  - Fast turnarounds on submissions and quotes through ProgramConnect,<sup>®</sup> our online quoting and binding system
  - Accurate, timely underwriting submission and service turnarounds from our network of local offices across the country
  - Industry-leading loss control, risk management, and claims services which accompany many of the coverages
  - The proven claims and litigation management services of Lexington and Chartis, there for policyholders when they have a loss

Connect to RSC Solutions today, for the quality, strength, and service you and your clients need.





The right coverage is out there. You just need access.  
RSC Solutions Makes the Connection.<sup>SM</sup>

Visit us online at [www.riskspecialistscompanies.com](http://www.riskspecialistscompanies.com).




## MULTI LINE PROGRAMS

Program	Line of Business	Available Limits/Coverage Highlights	Desired Classes
Human Services	General liability	\$1M/\$3M limits available; occurrence and claims-made available	For Profit and Non-Profit: Foster care and adoption agencies, developmentally disabled: group homes, vocational/workshops, substance abuse: detox, halfway house, rehab facilities, mental health – counseling, residential, community outreach programs, Goodwill stores, Jewish community centers, rescue missions, Boys and Girls Clubs, Big Brother Big Sister mentor programs, schools for special needs, blind, autistic and headstarts, adult and child daycare, shelters, many more. - Admitted and non-admitted products available for most classes
	Professional liability	\$1M/\$3M limits available; occurrence and claims-made available	
	Umbrella liability	Limits up to \$25M available including sexual abuse	
	Automobile	\$1M combined single limit	
	Property	\$40M amount subject per location only and higher limits may be available upon request	
	Sexual abuse and molestation	Multiple options available through the umbrella limit; occurrence and claims-made available	
	Accidental death and dismemberment (AD&D)	Up to \$250K per incident	
	Volunteer coverage AD&D	Insurance provided through member companies of Chartis	
Higher Education	General liability	\$1M/\$2M limits available; occurrence policy	Private universities, private high schools, private elementary schools, charter schools in most states
	Abuse and molestation	\$1M/\$1M limits available; occurrence policy	
	Umbrella	Limits up to \$25M including abuse and molestation	
	Automobile	\$1M combined single limit	
	Property	\$40M amount subject per location only and higher limits available upon request	
	AD&D	\$50K per person up to \$5M aggregate	
	Educator legal liability	Insurance provided through member companies of Chartis	
Miscellaneous Healthcare Facilities 	Professional liability	\$1M/\$3M standard limits available (higher and lower limits available) Deductibles start at \$0 Minimum premium \$2,500 Coverage for employed physicians available Pure claims-made form - prior acts available (broader than a claims-made and reported form) Defense costs inside or outside of policy limits	Types of facilities include: diagnostic radiology, dialysis, bariatrics, cancer research, community health, fertility, Lasik, birthing centers, disease management, medical rehabilitation, weight loss, substance abuse, womens' health, outpatient care, surgi-centers, urgi-centers, medical spas, hospice, blood/OPO/tissue banks, labs (medical/dental), pharmacies/drug wholesalers, dental clinics, telemedicine, prescription benefit management companies
	General liability	\$1M/\$3M standard limits available (higher and lower limits available) General and professional liability limits apply separately General liability is only provided in conjunction with professional liability	
Managed Care Risk Solutions 	Managed Care Risk Solutions <sup>SM</sup>	\$25M in available limits (claims-made form) \$25K minimum premium HMOs, all others \$7,500 Deductibles \$10K - \$250K HMOs, all others \$7,500 - \$10K Claims-made form Defense costs inside the limit Broad coverage terms	Health maintenance organizations (HMOs), dental maintenance organizations (DMOs), independent physicians organizations (IPAs), physicians hospital organizations (PHOs), preferred provider organizations (PPOs), medical service organizations (MSOs), third-party adjusters (TPAs), vision plans
	Directors and officers	\$25M in available limits (claims-made form) \$5K minimum premium Deductibles from \$10K - \$25K	
	Security and privacy	\$10M in available limits \$500 minimum premium Deductibles from \$25K - \$250K	
SPECIALTY PROGRAMS			
RSC Solutions Property Complete <sup>SM</sup> 	Property including equipment breakdown and terrorism	Up to \$40M in limits available Minimum premiums: \$5K property, \$5K inland marine (IM)	Retail, wholesale, real estate, light manufacturing, hotel/motel, healthcare, municipalities, schools, and agri-business including processing, grain storage, and farm exposures, contractor's equipment, motor truck cargo, scheduled property, and vehicle physical damage Ineligible risks: critical CAT, i.e. Florida wind, Houston wind, zone 5B Louisiana wind, and California earthquake, garden apartments, continuums of care (COC)/rehab, and underground exposures
	Inland Marine including vehicle physical damage, motor truck cargo, contractor's equipment, installation floater, rigger's liability, warehouse legal liability, and scheduled property	Deductibles starting at \$1K Non-admitted, all risk forms featuring LexTransportPlus <sup>®</sup> for inland marine	
Pest Control 	General liability	\$1M per occurrence, \$2M aggregate	Residential and commercial pest control operators engaged in general pest control, wood-destroying organisms, and related operations Ineligible risks: wholesale fumigators, home and building services not related to general pest control
	Professional liability	\$1M per occurrence, \$2M aggregate	
	Pollution liability for storage and transportation of pesticides	\$1M per occurrence, \$2M aggregate	
	Automobile	\$1M per occurrence	
	Umbrella	\$3M per policy	
	Property and inland marine		
AD&D	Available in some states		

# PROFESSIONAL LIABILITY PROGRAMS

Program	Line of Business	Available Limits/Coverage Highlights	Desired Classes
Architects and Engineers 	Errors and omissions (E&O) liability	Admitted paper available Limits ranging from \$100K to \$5M available Deductibles starting at \$2,500 Minimum premium for \$1M limit starting at \$1,250 Structural engineers minimum premium \$7,500 (\$1M limit)	Architects, draftsmen, interior designers, landscape architects, land surveyors, civil, mechanical, structural, electrical engineers, agency construction managers Excludes project design and at risk construction managers
Miscellaneous E&O 	Primary and excess available	Limits ranging from \$100K to \$5M available Minimum premiums starting at \$2,500 Deductibles as low as \$2,500	Insurance agents and brokers, consultants (various), real estate agents and brokers, publishers, public relations firms, executive recruiting firms, event planners, billing services, claims adjusters, title agents Excludes: medical, legal, pollution exposures, life and health agents, fiduciary risks
Home Inspectors E&O 	Errors and omissions liability	Limits from \$100K to \$5M available Premises liability coverage available Radon and pest inspections coverage available Deductibles of \$1,500/\$2,500/\$5,000 available Minimum premiums as low as \$1,500	Companies focusing on residential properties
Tour Operators 	Errors and omissions liability	Limits ranging from \$100K to \$5M Minimum premiums start at \$1,250	Historical/walking/duck tours, sightseeing/city tours, bike tours, select water sports Excluded tour operations: bungee jumping, white water rafting, waterskiing, paragliding, hangliding, scuba diving, snowmobiling, spring break tours, jet skiing




## CONSTRUCTION

Construction 	General liability - non-general contractors	\$1M/\$2M limits available Minimum premiums as low as \$10K Deductibles from \$2,500	Street and road, water and sewer, excavation, building and trade contractors Excludes: tract housing, condo and town home builders
	General liability - general contractors	\$1M/\$2M limits available Minimum premiums as low as \$15K Occurrence forms (defense outside the limits) Deductibles from \$2,500	Commercial general contractors doing less than \$10M in sales, subcontracting more than 85% of work, renovations, remodeling, new construction No residential work/homebuilders
	Railroad protective liability 	\$2M/\$6M standard limits \$2M/\$2M, \$5M/\$5M, \$5M/\$10M limits available Minimum premiums start at \$1,250	All contractors doing work within 50 feet of railroad tracks
	Inland marine/ contractor's equipment	\$1M total schedule (higher limits available) \$1,500 minimum premium	Most construction classes
Tele-communication Contractors 	General liability	\$1M/\$2M/\$2M limits available Minimum premium \$2,500 Design and monitoring E&O included	Commercial contractors doing installation of alarm systems, phone and computer networks, installation of video conferencing systems, running fiber optic cable and phone lines
	Umbrella liability	\$5M limits available	Residential contractors doing installation of alarm systems, satellite and cable TV systems, installation and service of home theater systems, installation of phone and computer systems, running fiber optic cable and phone lines
	Property	\$2.5M total insured value (TIV) per location Building, contents, tools, equipment, business interruption Special cause of loss form	
Bridge, Street, and Road Contractors	General liability	\$1M/\$2M/\$2M limits available \$25K minimum premium \$2,500 deductible	Bridge builders, street and road contractors, entities doing less than \$10M in revenue, entities subbing out less than 35% of their work
	Umbrella liability	\$5M limits available	
	Property	\$2.5M total insured value (TIV) per location Building, contents, tools, equipment, business interruption Special cause of loss form	



## PERSONAL LINES

Personal Lines	Homeowners: non-coastal	Coverage A minimum limit \$200K up to \$10M+ (Lower coverages may be considered with photo)	CAT exposed coastal properties, properties with losses, lapse for non-pay, California brush, California earthquake, rentals, short-term rental properties, homes titled in a corporation or LLC, no flood zone restrictions, many standard ISO endorsements available
	Homeowners: coastal	Coverage A minimum limit \$500K up to \$10M+ (See Cov A minimum by State/Coastal Definitions)	
	Condo/tenant homeowners	HO-6 Minimum Coverage A \$5K/\$20K Cov C HO-4 Minimum Cov C \$20K	
	Personal articles floater	Scheduled personal property mono-line or packaged with the homeowners Mono-line or package available	Jewelry, fine arts, musical instruments, etc. Require detailed schedule and corresponding values of all items
	Personal umbrella	\$1M+ primary or excess liability, mono-line or packaged with the homeowners Mono-line or package available	Higher limits of liability available for high profile individuals, youthful operators, driving history (MVR) issues – contact your underwriter
	Excess flood	Following form over National Flood Insurance Program (NFIP) Mono-line or package available	All flood zones eligible
	Builder's risk	See coastal/non-coastal homeowners limits	Homes undergoing construction (ground up, mid-term or long term projects) or homes under renovation/remodel
	Vacant dwellings	See coastal/non-coastal homeowners limits	Homes vacant for sale including bank owned properties

# SPORTS & RECREATION

Program	Line of Business	Available Limits/Coverage Highlights	Desired Classes
Amateur Sports Leagues 	General liability Accident and health coverage required (through member companies of Chartis)	\$1M/\$5M liability limits for participants Liability coverage for sexual abuse and molestation available Employee benefits available Non-owned hired car available Minimum premium \$350	Archery, bowling, basketball, baseball, curling, cross country, cycling, cheerleading, soccer, football (flag, tackle, and touch), lacrosse, hockey (ice, roller, and field), bodybuilding, diving, tennis, badminton, cricket, gymnastics, skiing, volleyball, and many others
Amateur Sports Special Events 	General liability Accident and health coverage required (through member companies of Chartis)	\$1M/\$5M liability limits for participants Liability coverage for sexual abuse and molestation available Employee benefits available Non-owned hired car available Minimum premium \$350	Marathons, camps, cycling events, track meets, swim meets, cheerleading competitions, gymnastics events, multi-day/multi-event relays
Minor League and Semi-Professional	General liability	\$1M/\$3M primary limits available Various attachment points available Sports coverage for bodily and personal injury, property damage	Teams, clubs, leagues, sponsors, athletic participants, coaches, and officials Coverage at: venues and stadiums (including concessions), offices, athletic practices, training and competitions, fundraising, and media events
	Excess liability	\$25M in primary excess limits available Up to \$150M in excess protection (\$50M attachment) Coverage can be over professional and financial lines	
	Directors & officers	Limits for defense costs, settlements, and judgements Covered perils: discrimination, libel, slander, defamation Wrongful suspension of players	
	Property	\$25M in total insured value (higher limits available)	
Fitness and Recreational Centers	General liability	\$1M/\$3M limits available \$1M/\$2M employee benefits liability \$1M abuse and molestation limits Up to \$2M liquor liability Admitted coverage available	Health clubs, personal training studios, individual personal training, and can include incidental exposure for tanning beds and salons
	Professional liability	\$1M errors and omissions available Admitted coverage available	
	Automotive	\$1M combined single limit Up to \$60K actual cash value per vehicle Admitted coverage available	
	Umbrella liability	\$5M in limits available Admitted Coverage Available	
	Property	\$10M amount subject Admitted coverage available	
	Commercial crime	\$25M in total insurable values \$250K crime form A and depositors forgery Admitted coverage available	
Liquor 	Mono-line liquor liability	\$1M liquor legal liability \$2M aggregate limit available Per location aggregate available Assault and battery included (accounts under 55% liquor) Assault and battery buy back (accounts over 55% liquor) Minimum premium as low as \$1,000	Restaurants (with and without bars), sports bars, private clubs, golf and tennis clubs, bars and taverns

## TRANSPORTATION

Commercial Auto - Primary	Primary commercial auto	\$1M combined single limit (CSL) primary limits Private passenger type (PPT) and light truck deductibles as low as \$1,000 Admitted paper Written stand-alone and in support of other products Fleets with 10+ vehicles preferred	Ineligible risks: concrete pumping or mix in-transit, oil and gas, mobile cranes, truckers, fleets comprised of PPTs, heavy equipment rental, entities who do: petrochemical, refinery, waste or explosive haulers, asbestos, or demolition work Not available in Massachusetts
Commercial Auto - LexExpress® 	Excess Commercial Auto	Limits up to \$2M available (higher limits may be available upon request) Follow form – general liability available Minimum premium \$5K Defense costs outside the limits Pollution exclusion except for upset and overturn Non-admitted policy forms Online rate/quote/binding	Small trucking firms with five years in business, both long- and short-haul truckers, entities doing: flat bed, dry bulk, garbage, mix in-transit, moving and storage, or haz-mat Ineligible classes: taxis, busses, limos, other livery accounts, Mexican exposures  Online quoting - paper submissions will not be accepted
RSC Solutions Property Complete <sup>SM</sup> 	Property including equipment breakdown and terrorism	Up to \$40M in limits available Minimum premiums: \$5K property; \$5K inland marine (IM) Deductibles starting at \$1K Non-admitted, all risk forms featuring LexTransportPlus® for inland marine	Retail, wholesale, real estate, light manufacturing, hotel/motel, healthcare, municipalities, schools, and agri-business including processing, grain storage, and farm exposures, contractor's equipment, motor truck cargo, scheduled property, and vehicle physical damage Ineligible risks: critical CAT, i.e. Florida wind, Houston wind, zone 5B Louisiana wind, and California earthquake, garden apartments, COC/rehab, and underground exposures
	Inland Marine including vehicle physical damage, motor truck cargo, contractor's equipment, installation floater, rigger's liability, warehouse legal liability, and scheduled property		
Armored Car Secure	General liability	\$1M/\$2M limits available Professional and general liability combined form No minimum deductible Minimum premium \$10K (all lines) Defense costs outside the limits Non-admitted policy forms	Target account companies who provide secure transportation for money, securities, art objects, jewelry, and other valuable cargos; companies who service ATM machines
	Property	\$25M total insured value limits available No cash-in-transit coverage	
	Automobile	\$1M combined single limit Admitted paper Minimum \$1,000 physical damage deductible Physical damage done on a state value basis	
	Umbrella	\$5M in limits available	

