



# STONE FALLS INSURANCE

DEDICATED TO PROVIDING COMPETITIVE, ADMITTED  
COMMERCIAL INSURANCE SOLUTIONS TO SPECIALTY INDUSTRIES

## CUSTOMIZED COVERAGE FOR PEST CONTROL & FUMIGATION PROGRAMS

- Commercial General Liability limits up to \$1MM per occurrence and \$3MM aggregate.
- Contractor's Errors and Omissions
- Wood Destroying insect/organism (WDO/WDI) inspection coverage
- Pesticide/Herbicide Applicator coverage
- Employment Practices Liability limits up to \$1MM
- Employment Benefits Liability
- Cyber Suite limits up to \$1MM
- Crime
- Inland Marine
- Commercial Property coverage including but not limited to Building. Business Personal Property. Business Income. Equipment Breakdown. and Property of Others
- Contractor's PAC Enhancement Endorsement
- Commercial Auto coverage including Hired and Non-Owned.
- Auto PAC Enhancement Endorsement
- Umbrella coverage over General. Employer's and Auto liability

## ELIGIBILITY

- Residential and commercial pest control operators are eligible.
- Eligible operations include: home. business and lawn spraying or treatment. structural fumigation. and rodent and small animal removal.
- Crop spraying and other widespread use of pesticide and herbicides are ineligible.
- Large animal removal is ineligible.



### WHY US?

- Dedicated, experienced claims & underwriting faculty
- Competitive & stable rates
- Customer-centric service
- Admitted policies rated "A" (Excellent) by AM Best
- Comprehensive coverage offerings
- Affordable & easy payment plans
- No excess or surplus lines fees or taxes

SEE BACK TO LEARN MORE ABOUT STONE FALLS INSURANCE

## COVERAGE

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- General Liability Including:
  - Professional Liability
  - Products/Completed Ops
  - Abuse & Molestation
  - Pollution Liability (certain classes)
  - Employment Practices Liability
  - Employment Benefits Liability
- Commercial Property
- Commercial Crime
- Cyber Suite
- Commercial Inland Marine
- Commercial Auto
- Commercial Umbrella
- Industry - Specific Enhancements
- Competitive Limits

## SUBMISSION PROCESS

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- Commercial ACORD applications
- Program supplemental applications
- Three-to-five year loss history
- Resumes or background of owner & management experience for new ventures

## PAYMENT PLANS

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- Direct Bill Plans
- EFT/ACH Plans
- Full-Paythrough Monthly-Pay Plans
- Installment Fees
  - \$9 direct bill per installment
  - \$2 EFT/ACH per installment
- No Surplus Lines fees or taxes
- No Premium Financing required

## SERVICE

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- Industry experts in underwriting, claims and insurance operations
- Loss control services
- Online agent portal
- Quick turnaround
- Competitive commissions



## CONTACT US

[www.winstarins.com](http://www.winstarins.com) | (800) 252-9435 | [info@winstarins.com](mailto:info@winstarins.com)

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## SALES EXECUTIVE

Eric Jensen | (512) 966-5552 | [ejensen@winstarins.com](mailto:ejensen@winstarins.com)