



## GLASS FABRICATION & INSTALLATION INSURANCE

Glass Contractors are faced with many risks unique to their line of business. GlassPro® is one of the most comprehensive glass insurance programs available for glass manufacturers, dealers and installers.

Developed with the unique needs of glass professionals in mind, GlassPro® provides the most extensive glass insurance coverage in the market, backed by stellar support and service. We provide clients with the coverage they need, at a price they'll appreciate!

### Eligible Exposures

- Glass and Glazing Contractors (Glaziers)
- Glass Merchants
- Glass Installers
- Auto Glass Repair & Installation (On and Off-site) [75% of payroll must be within these classes]

### Ineligible Exposures

- Risks working in Cook County, IL

### Lines of Business

- **General Liability** – Premises and Operations (limits up to \$1M per occurrence /\$2M aggregate)
- **Product Liability** (limits up to \$1M per occurrence/\$2M aggregate)
- **Business Auto Liability** (limits up to \$1M per occurrence)
- **Property**
- **Inland Marine**
- **Umbrella Liability**
- **Crime**
- **Workers' Compensation** (Statutory Limits)

### Special Coverages

- AD&D Coverage (limits up to \$100,000)
- Replacement Cost for Glass Racks
- GL Amendatory Endorsement
- Waiver of Subrogation Available
- Primary Wording Available
- Enhanced Building and Personal Property Forms
- Coverage Extensions

### PROGRAM HIGHLIGHTS

- Carrier rated A+ (Superior), Financial size XV by A.M. Best
- Minimum Premium - \$10,000 Package
- Specialized Coverages Not Available Through Typical Products
- World-Class Risk Control Services
- Expert Claims Handling
- Competitive Rates and Flexible Payment Plans
- Superior Customer Service
- Green Industry experts for risk control guidance and proper valuation of your clients operations, property and equipment

## RISK CONTROL SERVICES

With our deep industry knowledge and expertise gained from over 30 years of experience in our specialty program classes of business, we are positioned to provide specialized solutions to reduce potential business interruptions, minimize risks, and reduce the frequency and severity of claims.

### **NIP Group's Proprietary Risk Control Learning Management System (LMS) is available to every insured broker partner**

- Each Insured has its own LMS platform
- Unlimited access to hundreds of online training modules with expert content addressing employment liability, OSHA and Safety compliance, Driver Safety, and many other high-risk areas.
- All online and in-person training can be tracked and records maintained for OSHA and other agency compliance
- Each Insured's claim information is available for review and to compare to industry standards
- Risk Control Surveys and Assessments are available to ensure continued best practices
- Industry specific safety resources including policies, procedures, inspection forms, presentations, toolbox talks, and safety bulletins can be reviewed and downloaded
- Stewardship reports can be generated through the automated system.
- Access to a resource library holding thousands of employment-related and workplace best practices articles
- Company specific records, forms, and other resources can be uploaded into the system to create a master resource center for the organization.

### **Tailored Risk Control Services**

- Expert Risk Control staff respond based on request, loss performance, KPI triggers and underwriting reviews
- Consultative visits are scheduled to provide training, perform inspections, and identify risk
- Industry specific safety bulletins are issued on a regular basis to educate insureds
- Proprietary predictive modeling is used to identify accounts that need assistance, resulting in a proactive vs. reactive services model
- Other services provided include:
  - Underwriting/Risk Evaluation
  - Loss Analysis/Root Cause Analysis
  - HR Review
  - Contract Review
  - Job Site Surveys
  - Driver Training Programs
  - Accident investigation training
  - OSHA Training
  - Manager-Supervisor training
  - Commercial Package Training materials including fire/sprinkler maintenance, hail and hurricane preparation, and more

### **Claims Administration**

For Claims Administration, NIP Programs partners with a risk solutions provider with 55 years of experience, and expertise across all jurisdictions.

These experienced adjusters and claims professionals leverage data, making savvy decisions to close claims efficiently. They have specialized experience to handle all P&C lines, including Specialty, and the most difficult and complex situations in a straightforward way.

### **Submission Requirements**

- Completed and signed ACORD applications
- Completed and signed NIP Group GlassPro Supplemental
- Completed and signed Crane Supplemental (if applicable)
- FEIN Number
- 4 years of currently valued, hard copy loss runs for all lines of business being requested
- MVRs for all drivers of company vehicles (if auto coverage requested)
- Workers' Compensation: Description of safety initiatives, hiring practices, return-to-work and drug testing programs; Experience Modification Worksheet and 3-5 year history (if available)

NOTE: This document is for informational purposes only. Only a policy can provide the actual coverages, conditions, exclusions premiums, and deductibles. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy. It is not a representation that coverage does or does not exist for any particular claim or loss under and such policy.

