

GlassPro[®] Program Overview

Program Guidelines

- **Class Eligibility:** Glass and Glazing Contractors (Glaziers), Glass Merchants, and Glass Installers (75% of payroll must be within classes).
- **Ineligible Exposures:** Risks working in NYC's 5 boroughs or performing work in excess of 6 feet in the state of New York; Risks working in Cook County, IL
- **Lines of Business:**
 - **General Liability** (limits up to \$1M per occurrence/\$2M aggregate)
 - **Product Liability** (limits up to \$1M per occurrence/\$2M aggregate)
 - **Auto Liability** (limits up to \$1M per occurrence)
 - **Property**
 - **Inland Marine** Miscellaneous tools- up to \$2,500 Maximum limit per tool
 - **Workers' Compensation** (Statutory Limits)
 - **Umbrella Liability** (limits up to \$10M)
 - **Garage Keepers Liability**
- **Available Special Coverages:**
 - AD&D Coverage (limits up to \$100,000)
 - Replacement Cost for Glass Racks
 - GL Amendatory Endorsement
 - Additional Insured – Required by Written Contract
 - Per Project Aggregate
 - Waiver of Subrogation Available
 - Primary Wording Available
 - Enhanced Building and Personal Property Forms
 - Additional Coverages: Computer Equipment (\$250,000); Media, Data & Programs (\$100,000)
 - Coverage Extensions: Accounts Receivable Records; Personal Effects and Property of Others; Property off Premises; Off Premise Utility Failure – Property Damage
- **Minimum Premiums:** \$1,000 GL
- **5 year Loss Runs:** Incurred 5-year loss ratios less than 40%
- **Highlights:** AM Best A Rated (Excellent) Carrier (Company Size XV), Competitive Rates, Attractive Commissions, Superior Customer Service

Submissions *(use one of the following options)*

- Fax:** GlassPro Submissions **732-791-4097**
- Email:** NIProSub@nipgroup.com
- Mail:** GlassPro Submissions
900 Route 9 North, Suite 503
Woodbridge, NJ 07095

Submission Content

- ACORD Application
- NIP Programs GlassPro Supplemental Application
- Complete description of operations (include brochures or website addresses when available)
- Five year currently valued hard copy loss history from insurance carrier

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 (speeds processing)

Broker Services: 1-800-446-7647 ext. 249

This 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 any such policy.