



**NORMAN·SPENCER**

## All Programs

Norman-Spencer Agency, Inc. is recognized as a leading Program Provider & Wholesaler servicing the Independent Agent Community.

### Concrete Pumpers

Pumpro Program – Prop, GL, Auto, IM, WC & UMB

- » Unique Product Specifically for the Concrete Pumping Industry
- » Endorsed by the American Concrete Pumping Association Since 1989
- » All Lines Written with Exclusive A.M. Best "A" Rated Carriers

### Ready Mix

ReadyMixpro Program – Prop, GL, Auto, IM & UMB

- » All Lines Written with Exclusive A.M. Best "A" Rated Carriers
- » Competitive Auto Pricing with Liability and Physical Damage Included in One Policy
- » Pollution Liability Available in All States Except NY

### Crane & Boom Trucks

Crane Program – Prop, GL, Auto, IM & UMB

- » Industry Specific Feature - \$1M Limits Written on a Stand Alone Auto Policy
- » Admitted Paper

### Contractors Tools & Equipment

Contractors Tools & Equipment Program – IM

- » Admitted Carrier
- » Minimum Premium \$500

### Real Estate E&O

Platinum Program – Errors and Omissions for Real Estate Professionals

- » Access to Admitted and Non-Admitted Carriers
- » Single Source for Professional Liability

### Recreational Marine

First Marine Program – Boat Dealers, Marinas, Yacht Clubs & All Marine Associated Classes of Business

- » National, Admitted Program
- » Endorsed Insurance Provider for the Marine Retailers Association of the Americas and the Marina Recreation Association for over 20 years.
- » Non-Auditable

### Boat & Yacht

AquaPac Program – Boat & Yacht Owners

- » Personal Watercraft to Yachts
- » Online Quoting for Several Specialty Marine Markets
- » The Only MRAA Endorsed Boat/Yacht Program

### Hired & Non-Owned Auto

Hired & Non-Owned Auto Program – Food Delivery, Contractors, Couriers & Home Health Care

- » Quick Quote Turnaround - We have U/W & Binding Authority
- » Low Minimum Premiums
- » Stable and Consistent Underwriting and Pricing for Over 15 years

### Construction

Trade Contractors Program – Prop, GL, Auto, IM & UMB

- » Admitted & Non-Admitted Carriers to Place the Hardest to Write Construction Classes

### Lawyers E&O (CA, AZ & NV)

All Areas of Practice Considered

- » Admitted Carrier
- » We can Write Firms with up to 50 Lawyers

Call or email to learn more about Norman-Spencer programs.

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