



# AMW's WORD ON THE STREET

Phone: (206) 816-6767 • Fax: (206) 816-6744 • [submit@amwcorp.com](mailto:submit@amwcorp.com)

## NEW Product!!!

Now offering **Technology E&O** which can be purchased on a stand-alone basis or be **packaged with GL!!!**

### Coverage Features

- ◆ Failure of an insured's products or services to fulfill their intended function
- ◆ Failure to prevent:
  - Unauthorized access to clients' network
  - Unauthorized use of data held within clients' network
  - A denial of service attack or a disruption in service
  - Identity theft
- ◆ Inadvertently introducing malicious code into clients' network
- ◆ Copyright, trademark, trade dress and service mark infringement coverage for cyber content provided by the insured
- ◆ Duty to Defend form
- ◆ Consent to Settle policy wording
- ◆ Broad definition of insured includes independent contractors, subsidiaries and spouses
- ◆ E&O and General Liability limits are not shared
- ◆ Aggregate deductibles are available on most accounts
- ◆ Extended Reporting Period options of up to five years
- ◆ Optional coverages include:
  - Defense Outside the Limits
  - Contingent Bodily Injury Coverage
  - Contingent Property Damage Coverage
  - Employee Theft Coverage (third party)
  - Coverage for other Miscellaneous Services (including, but not limited to, Marketing, Public Relations or Educational related services)

## Miscellaneous Health Care Facility

**Stand-alone PL or combined PL/GL coverage now available!**

### ELIGIBLE CLASSES

- ◆ Ambulance and Non-Emergency Transport
- ◆ Ambulatory Surgery Centers
- ◆ Durable Medical Equipment
- ◆ Home Health Care Agencies
- ◆ Medical Spas
- ◆ Medical Staffing / Nurse Registries
- ◆ Outpatient Clinics
- ◆ X-Ray and Medical Imaging

### ADDED BENEFITS & ADDITIONAL COVERAGE FEATURES

- ◆ Supplementary payments are truly supplemental (outside the policy and no deductible applies to them except for costs incurred defending an indemnitee)
- ◆ Limited privacy coverage is provided (expanded HIPPA coverage available by endorsement)
- ◆ Occurrence General Liability available on all classes
- ◆ Unlimited defense costs available on all classes
- ◆ Zero deductible available on all classes

March 2009

## Recent Successes

### Professional / E&O

Assisted Living Facility	\$4,200
IT Consultant (PL/GL)	\$4,800
Medical Billing	\$14,500
Cyber / Privacy	\$16,400
Medical Laboratory	\$26,000

### Casualty Brokerage

Cell Phone Distributor (GL)	\$11,000
Karaoke Bar w/ Dancing (GL & Liquor)	\$23,000
Restoration Contractor (GL)	\$14,000
Toy Manufacturer (Products)	\$10,000
Waste Treatment Facility (Pollution)	\$15,000

### Underwriting

Vacant Building (package)	\$2,350
Development Property (GL)	\$3,000
Daycare (package)	\$1,375
Plumber (GL)	\$2,800
Excess Personal Liability	\$375

Limited Time Offer:

# 12.5%

## Commission\*

on ALL new miscellaneous E&O accounts!

\* Only valid on NEW miscellaneous E&O accounts bound through March 2009; Cannot be redeemed for cash; Excludes Renewals, Audits and BORs; Cannot be transferred to other parties; Only valid with the WA Professional Liability Team

## Contact Us!

### Professional / E&O Team

Shannon Beric, Broker  
[sberic@amwcorp.com](mailto:sberic@amwcorp.com)  
206-816-6710

Stan Rice, Associate Broker  
[srice@amwcorp.com](mailto:srice@amwcorp.com)  
206-816-6764

Leia Davis, Associate Broker  
[ldavis@amwcorp.com](mailto:ldavis@amwcorp.com)  
206-816-6799

### Casualty Brokerage Team

Rachel Boehm, Broker  
[rboehm@amwcorp.com](mailto:rboehm@amwcorp.com)  
206-816-6715

Peggy Leinas, Broker  
[pleinas@amwcorp.com](mailto:pleinas@amwcorp.com)  
206-816-6739

Jessica Kim, Technical Assistant  
[jkim@amwcorp.com](mailto:jkim@amwcorp.com)  
206-816-6734

### Underwriting Team

Cristi Carrington, Team Leader  
[ccarrington@amwcorp.com](mailto:ccarrington@amwcorp.com)  
206-816-6712

Joe Dreger, Underwriter  
[jdreger@amwcorp.com](mailto:jdreger@amwcorp.com)  
206-816-6714

Stephanie Foglesong, Assoc. Underwriter  
[sfoglesong@amwcorp.com](mailto:sfoglesong@amwcorp.com)  
206-816-6708

**Casualty Department Manager:** Craig Day, Principal - [cday@amwcorp.com](mailto:cday@amwcorp.com) - 206-816-6740

Visit us on the web: [www.amwcorp.com](http://www.amwcorp.com) • Send submissions to: [submit@amwcorp.com](mailto:submit@amwcorp.com)

Alexander Morford & Woo, Inc. © 2009 • 1015 3rd Ave, Suite 800 • Seattle, WA 98104 • ph: (206) 816-6767 • fax: (206) 816-6744

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