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## Our Recent Hit List

- Large Homeowner Association for Property
- Package Policy for 41-Unit Apartment Complex
- Older Theater Building
- Manufacturing of Skid-Resistant Surface Coating
- Package Policy for Restaurant/Ale House
- Package Policy for 20-Unit Apartment Complex
- Sales/Service of Fire Extinguishers and Suppression Systems
- Package Policy for Building Owner- Tenants: Dentist Office and Dance School
- Package Policy for Building Owner- Tenant: Restaurant



### AIRPLANE HANGARS:(OR, WA, ID & UT)



- Privately owned airplane hangars
- Owner occupied or tenant occupied for both Property and GL
- Designated Premises Liability - Excluding Products/Completed Operations
- Proof of Aircraft Liability in force required

### HIGH VALUE BOAT HOUSES: (OR, WA, ID & UT)

- 72 ft and over
- Boat House written on Inland Marine forms
- General Liability written for Designated Premises Liability





## Vacation Rental Dwellings

Rainier writes vacation rental dwellings located in all protection class areas including PC 9 & 10. All rental dwellings need to show pride of ownership and can be managed by the owner, a professional management company or other caretaker. Dwelling must have working smoke alarms and fire extinguishers. The annual gross receipts are needed for rating.

### Coverage

- ✓ Written on a Commercial Property and General Liability Form
- ✓ Special Form and Replacement Cost available
- ✓ Loss of Income available
- ✓ Property Enhancement Endorsement
- ✓ Equipment Breakdown Coverage available
- ✓ \$1,000 minimum deductible applies to property coverage
- ✓ Named insured can be an LLC, Partnership, Business Entity or Individual



### If located in a PC 9 or 10 we will need to know:

- ✓ Who is the responding Fire Department?
- ✓ What is their estimated response time?
- ✓ What amount of clear space is around the dwelling and any additional structures?
- ✓ What water source is available in the event of a fire?
- ✓ Confirm roads accessible year-round
- ✓ No shake roofs
- ✓ Photos are needed



**Visit the new Rainier Insurance Company website at [www.rainierinsure.com](http://www.rainierinsure.com)**

### WHAT YOU CAN FIND ON RAINIER INSURANCE COMPANY'S WEBSITE

- ✓ Applications and information on how to use online applications
- ✓ Classes of business that we write
- ✓ Equipment Breakdown Coverage Information
- ✓ Claims Forms
- ✓ Contact Information
- ✓ Our Mission Statement





## How to Get Your Submissions Noticed by an Underwriter

Suggestions to help an underwriter understand and quote your submission in a timely manner:

1. Build a relationship with the underwriter. The underwriter needs to feel confident that your submissions will be complete and knowledgeable about the insurance product.
2. Know the company's appetite. See our appetite at [www.rainierinsure.com](http://www.rainierinsure.com)
3. Clearly explain what the risk is. A brief narrative of the operation is very helpful. Be specific and do not use general terms like "retail," "lessor's risk" or "mixed-use building."
4. Review your submissions for accuracy before submittal. Make sure your submission is complete and clear. Please don't send BOP applications, as Rainier does not write BOP's. Send Acord applications along with the applicable supplement, which can be found at [www.rainierinsure.com](http://www.rainierinsure.com), and hard copy loss runs, if available.
5. Make sure your submissions are legible. Handwritten applications can be difficult to read. Computer generated applications are always preferred.
6. Pictures are worth a thousand words. We may decline a risk due to age of building, but if we have a picture, and risk looks good, we may consider.
7. Reward your underwriter's hard work with a bind!
8. **Send complete and accurate applications to [submissions@rainierinsure.com](mailto:submissions@rainierinsure.com).**

## MEET OUR ACCOUNTING TEAM!



Left to Right: Margie, Linda and Arleta

Collectively, we have over 45 years of  
accounting experience!

## 2009 HOLIDAY SCHEDULE

OUR OFFICES WILL BE CLOSED FOR THE  
FOLLOWING HOLIDAY OBSERVANCES

### LABOR DAY WEEKEND

FRIDAY, SEPTEMBER 4  
MONDAY, SEPTEMBER 7

### THANKSGIVING

THURSDAY, NOVEMBER 26  
FRIDAY, NOVEMBER 27

### CHRISTMAS

THURSDAY, DECEMBER 24  
FRIDAY, DECEMBER 25



## Fishing Guide Program For Guides Licensed in OR, WA, UT and ID

### Package Policy:

- ✓ General Liability limits of \$1,000,000 / \$2,000,000
- ✓ Medical Payment limit \$5,000
- ✓ Property section tailor-made for fishing guides will cover boat, motor and trailer
- ✓ 25% Minimum earned
- ✓ \$500 Minimum premium

### Additional Coverage:

- ✓ Personal Property of Others - Limit \$1,000
- ✓ Towing and Assistance - Limit \$1,000
- ✓ Salvage and Debris Removal - Limit \$2,000
- ✓ Fishing Gear - Limit \$2,000
- ✓ (Higher Limits Are Available)

### Requirements:

- ✓ 2 years experience
- ✓ Domiciled and licensed in OR, WA, UT and ID
- ✓ Inland waters and bays (no ocean trips)
- ✓ Boats less than 26 Ft and 250 HP (cannot exceed 50 MPH)
- ✓ River navigated cannot be more than a Class III (3)
- ✓ Policy warranted for life jackets, passenger limit, navigation limit and no firearms



## DWELLING FIRE



- ✓ Primary or secondary residences
- ✓ Single Family Rental Dwellings
- ✓ Cancellation or nonrenewal for losses/credit
- ✓ Duplexes, Triplexes and Fourplexes
- ✓ \$300,000 liability limits available
- ✓ Monoline property encouraged
- ✓ Lightly protected risks and/or rural risks
- ✓ Unusual dwellings or settings
- ✓ Territory: OR, WA, ID & UT
- ✓ Multiple locations on one policy