

QUESTIONS & ANSWERS

Q. WHO'S ELIGIBLE TO PARTICIPATE IN THE DISCOUNT PROGRAM?

A. Only members of the Hearth Patio & Barbecue Association (HPBA) are eligible for the program discounts. Additional discounts for NFI certification.

Q. WHAT COVERAGE IS PROVIDED?

A. You will be covered for your legal obligations as defined in the insuring agreements of the policy, including but not limited to Bodily Injury and Property Damage, Products and Completed Operations, Personal Injury and Medical Expense. In addition, Professional Liability coverage is provided and applicable to both Store and Field (installation) exposures.

Q. WHAT LIMITS OF LIABILITY ARE AVAILABLE?

A. Primary limits of \$1,000,000 per occurrence are provided with excess limits available up to \$5,000,000 upon request.

Q. IF I HAVE A CLAIM, WILL I BE CANCELLED?

A. When a claim occurs it should be reported as soon as possible. Because you are "pooled" with other insureds, your claim will have much less impact than if you purchased a policy with another carrier on a "stand-alone" basis. For that reason it is unlikely that you will be cancelled.

**STRATUS INSURANCE SERVICES INC.
SECURITY GROUP INTERNATIONAL INC.**
8730 Stony Point Parkway, Suite 250
Richmond, VA 23235 • ph: 804.272.2740 • fax: 804.272.2745



GENERAL LIABILITY INSURANCE PROGRAM



Stratus Insurance Services Inc.
Security Group International Inc.

Get More...

ARE YOU PROPERLY COVERED?

The Hearth Patio & Barbecue Association, in conjunction with Stratus Insurance Services Inc. and Security Group International Inc., offers a competitive market for liability protection.

COMMITMENT

The true measure is an unrelenting search for excellence!

PROGRAM HIGHLIGHTS

- 'A' rated "Excellent" Carrier
- Competitive Rates
- Coverage Enhancements
 - Professional Liability*
 - Installation*
- Premium Financing Available
- HPBA Membership Discount
- NFI Certification Discount

PROGRAM COORDINATOR Security Group International Inc.

• EXPERIENCED

Stratus Insurance is the managing general agent operating nationally with a focus on niche and highly specialized lines of business, supplemented by SGI's 30 years of retail marketing experience.

• DEDICATED

The Stratus/SGI team is well versed in association insurance needs, guaranteeing your insurance program is handled properly and efficiently.

• RESPONSIVE

Count on SGI to be responsive to your insurance needs, be it certificate requests, new endorsements or other policy changes.

• COMPETITIVE

Stratus works closely with insurance carriers to ensure that risks are correctly underwritten. This relationship enables the Stratus/SGI team to offer stable and competitively priced coverages for its clients.

NEED AN INSURANCE QUOTE?

Complete this form and fax back to SGI Inc. at 804-272-2745.

Company: _____

Address: _____

City: _____ State: _____ ZIP: _____

Phone: _____ Fax: _____

E-mail: _____

Contact Person: _____

Title: _____

Are you a member of HPBA? Yes No

For more information contact:

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.... more coverage more service more security