



A REGIONAL COMPANY MEETING THE NICHE NEEDS OF OUR AGENTS

The Red Shield FOCUS

2009 - 2010

WINTER NEWSLETTER

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LANDSCAPERS
SPRING HIT LIST

- ◆ Providing individual risk underwriting by "thinking outside the box" for the past 31 years.
- ◆ Regionally owned and managed, with a focus on solid underwriting results.
- ◆ Strong financial positioning, with a long history of combined ratios of less than 100%.
- ◆ Solid relationships with top-rated reinsurance partners who enable us to provide consistent products and fair rates.
- ◆ Exceptional service through personal evaluation of each risk, with responsive and fair claims handling.

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Mixed-Use Older Buildings

Having trouble placing your mixed-use buildings? In addition to standard apartment buildings, Red Shield Insurance Company likes mixed-use older buildings (mercantile on main floor, apartment units on top floor).

- RCV & Special Form if 30 years or under and roof updated in last 25 years
- RCV & Special Form available on buildings over 30 years with complete updates and photos
- ACV, Basic Form if over 40 years. Wiring must be updated to circuit breakers, roof updated in last 25 years and photos
- General Liability to \$1,000,000 per occurrence/\$2,000,000 General Aggregate
- Mono-line Property and General Liability
- Property Enhancement available when Special Form is offered
- Equipment Breakdown Coverage is available



THE RED SHIELD FOCUS

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Thanks For The Business

The Staff at Red Shield Insurance Company wants to thank all of its partners for the business written and your contribution to the success of the company during 2009. We continue to strive to be your choice for business that fits our unique appetite.

Whether it's apartments, inland marine or main street business, we are here to assist you in the placement of your risks.



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Installation Floaters

One of the most misunderstood and undersold types of Inland Marine Coverages is the Installation Floater. This floater is designed to cover material, supplies, machinery, equipment and fixtures during installation. It includes transit to the job site, at the job site and at a temporary location. If your insured is installing something and is responsible for it until it is installed, then an Installation Floater is needed. The key questions are who owns the item? What is it worth? And when does ownership change?

Remember that your business personal property under the ISO Commercial Property Form only covers your personal property within 100 feet of your premises. If your insured is installing granite counters, new cabinets, a sophisticated alarm or home theater or even a new printing press, then an Installation Floater is needed. Installation Floaters can be written for a specific job or on a blanket basis for larger insureds.



Remember Red Shield for Installation Floaters Coverage.



Red Shield Insurance Group "A" Division is Green!

Red Shield Insurance Company is now a "Recycle at Work Certified" company! This means our company has improved its recycling practices and reduced the amount of waste we produce by implementing the five recycling steps established by the City of Portland .

2010 HOLIDAY SCHEDULE

OUR OFFICES WILL BE CLOSED FOR THE FOLLOWING HOLIDAY OBSERVANCES

PRESIDENTS' DAY

MONDAY, FEBRUARY 15

MEMORIAL DAY

MONDAY, MAY 31

INDEPENDENCE DAY OBSERVED ON

MONDAY, JULY 5

LABOR DAY WEEKEND

FRIDAY, SEPTEMBER 3

MONDAY, SEPTEMBER 6

THANKSGIVING

THURSDAY, NOVEMBER 25

FRIDAY, NOVEMBER 26

CHRISTMAS

FRIDAY, DECEMBER 24



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Portland: Food Cart Haven

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An excerpt from the *Portland Tribune*, Tuesday November 19, 2009

Article written by: Peter Korn

The recession has hit Portland's food industry head-on. Restaurants have closed, others have survived by pricing down their menus. But the most noticeable effect might be the growth in the number and variety of food carts, which are putting Portland on the national food map for something no one could have predicted a year ago.

This year, nearly 100 new carts have taken to the streets. Due to a large number of unemployed creative people and city regulations that allow food carts with wheels to stay in one place and operate as mini restaurants, food cart cuisine has become the latest Portland trend to gain national attention. The carts are serving up some of the most creative fare in town.

Do you have a client that is operating a food cart and they need insurance? We can do that!



Coverages available on cart and fixtures
General Liability limits up to \$1,000,000 / \$2,000,000 (\$500 MP)

Don't forget...

We also insure other types of concession stands and trailers
Flexible Inland Marine rates

Contact our Commercial Underwriting Department for more information.

Visit us at www.redshield.com



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Red Shield Insurance Company is your market for small to medium-sized Landscape Contractors, Lawn Care and Tree Care Services.

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- ✓ **Pesticide Filings**
- ✓ **Property**
- ✓ **General Liability - Limits up to \$1,000,000/\$2,000,000**
 - Pollution sub-limit to comply with state requirements
 - Includes Sprinkler Installation
 - Excludes Professional for Backflow Testing
- ✓ **Inland Marine - Contractors' Equipment**



As a Regional Insurance Company, we understand the local market. We provide great service and offer products to meet the needs of all your clients throughout the seasons. Spring is just around the corner, remember us for the following services.

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|--|--|
| ◇ Chimney Cleaning | ◇ Carpet Cleaning |
| ◇ Interior Painting | ◇ Seasonal Produce Transportation |
| ◇ Yard Cleanup | ◇ Tree Trimming and Removal |
| ◇ Brush Removal | ◇ Landscaping |
| ◇ Reforestation | ◇ Lawn Care |
| ◇ Water Tenders for Wildfire Fighting | ◇ Window Cleaning |
| ◇ House Cleaning | |