



September 15, 2014

EverGuard Insurance Services is pleased to announce the official launch of our exclusive hospitality insurance program with First Mercury Insurance Company, A.M. Best rated A (Excellent) XIII. Effective immediately, all new business quoted by EverGuard will be placed with First Mercury, along with any renewal business not yet quoted. Existing policies and quotations issued on Western World paper will be honored until their natural expiration. There will be no interruption to coverage or service for any insureds as a result of this transition.

EverGuard's agents and insureds will continue to enjoy the same excellent, uninterrupted service that has made EverGuard a leading program administrator in the hospitality industry for over 40 years. In addition, this exclusive EverGuard program offers:

- Comprehensive package coverage, including general liability, liquor liability, assault and battery, property and crime
- Broad appetite for hospitality risks, including restaurants, bars, sports bars, taverns, brewpubs, wine bars, comedy clubs, fraternal organizations, nightclubs and adult entertainment
- Competitive rates
- In-house loss control services and risk mitigation tools
- Premium finance options with down payments starting at 15% and continuous bill options
- Ability to offer excess liability limits up to \$10,000,000

There is nothing new your agency needs to do in order to access this exclusive program, and your commission will remain unchanged. Please continue to submit your new and renewal business to EverGuard as usual.

For more information or to seek an agency appointment, please contact EverGuard Insurance Services: www.everguardins.com, 1900 W. Nickerson St., Suite 300, Seattle, WA, 98119, (800) 326-8514.

Responsive. Reliable. Respected.

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