

# TANGRAM PROGRAM GUIDE

AN AT-A-GLANCE LOOK AT OUR PROGRAMS



## Artisan Contractors

**Target Businesses:** Over 40+ Classes of Artisan Contractors, including Carpenters, Plumbers, Electricians, Painters, HVAC

**Coverages:** Workers' Compensation, Cyber

**Geography:** AZ, CA, NV, OR, TX and UT

**Notable:** Blanket Waivers Available, No Attached Broker Fees, Monthly Payroll Reporting No Hassle Renewals



## Cyber

**Target Businesses:** A Wide Variety of Classes

**Coverages:** Unauthorized Access, Cyber Extortion, Theft, Business Interruption, Destruction of Data, Transmission of Virus or Malicious Code

**Geography:** National

**Notable:** Semi-Exclusively Available through Tangram, History in Space, Same-day Quotes, Easy Billing Options, Accessible On-line, Immediate Policy Delivery



## Group Captive Insurance Program

**Target Businesses:** Best-in-class businesses with favorable loss history, privately owned, financially strong and stable

**Coverages:** Workers' Compensation in excess of \$200,000 premium, Auto, General Liability

**Geography:** National

**Notable:** Exclusively Available through Tangram, Quotes in 72 Hours, Clients Increase Savings and Earn Profit



## Janitors & Carpet Cleaners

**Target Businesses:** Janitors, Painters, Carpet Cleaners, Floor Installation Contractors, Handymen (residential and commercial exposures)

**Coverages:** Package (Property, General Liability, Crime & Inland Marine), Auto, Excess, Workers Compensation

**Geography:** 28 States

**Notable:** Exclusively Available through Tangram, Voluntary Property Damage Coverage, 3rd Party Crime, Lost Key Coverage



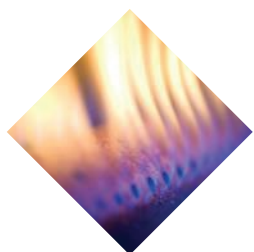
## Portable Sanitation

**Target Businesses:** All Portable Sanitation Companies

**Coverages:** Commercial Auto, Property, Inland Marine, General Liability and Umbrella

**Geography:** National

**Notable:** Equipment Coverage includes Replacement Cost with 0% co-insurance  
Exclusively Available Through Tangram Insurance Services



## Propane & Fuel Oil Dealers

**Target Businesses:** Fuel Oil & Propane Retailers & Distributors, Diesel Dealers, Incidental Gas Stations & C Stores

**Coverages:** Package (Property, General Liability, Crime & Inland Marine), Auto, Excess, Workers' Compensation

**Geography:** 40 States

**Notable:** Exclusively Available through Tangram, Risk Management Services,  
Flexible Billing, Competitive Commissions



## Social Services

**Target Businesses:** Clubs, Clinics, Shelters, Group Homes, Day Care, Food Banks, Community Action, Developmentally Disabled, Rehab

**Coverages:** Management Liability, Workers' Compensation, Cyber

**Geography:** National

**Notable:** Exclusively Available through Tangram, Non-Profit and For Profit, Risk Management Services, On-line Claims, Flexible Billing, Competitive Commissions