SPECIALTY PREPARATION

Specialty account preparation

Use this reference to describe the exposure and ask Volition to confirm a suitable submission route. It is not a statement that every listed product is available through Volition.

Coverage discussion	Prepare these details
Professional liability	Professional services, client types, revenues by service, contracts, licenses, loss history, prior coverage and any requested retroactive date.
Management liability	Entity type, ownership, financials, number and locations of employees, employment practices, benefit plans and prior claims.
Allied health	Services and procedures, provider qualifications, locations, patient population, staffing model and prior claims/coverage.
Environmental	Operations, sites, materials, transportation or disposal activity, pollution concerns, contractual requirements and loss history.
Products liability	Products and end uses, sales by product and territory, manufacturing/import role, quality controls, vendors and claims.

Start with a short account narrative

Describe what the business does, who it serves, where it operates and why coverage is needed. Identify the requested limit, effective date and any unusual feature. The team can then confirm availability and the applicable application.

> Confirm active product and territory availability before investing in a detailed application. Different coverages may need different underwriting information.

Send the account summary and available documents to cmsubmissions@volitionunderwriters.com. Include the requested coverage, effective date and work locations in the message.

This is a broker preparation resource. Availability and terms depend on the state, operations, underwriting and the policy issued. It is not a quote, binder or insurance contract.

SPECIALTY PREPARATION

Inland marine and mobile property

Property that moves, is being installed or is held for others needs a clear description of its location, use and ownership.

Exposure to discuss	Prepare these details
Contractors' equipment	Item schedule, descriptions, serial numbers, values, owned/rented status, storage, transport and theft protection.
Installation work	Materials to be installed, project locations and duration, maximum values at a site, transit and temporary storage.
Builders risk	Construction scope, project values and timeline, existing property, renovations, protection and contractor experience.
Cargo	Commodities, ownership or responsibility, routes, conveyances, maximum shipment values, storage and loss history.
Fine arts or property of others	Itemized values or appraisals, ownership/custody, premises, transit, security and contractual responsibility.

Keep the coverage request specific

Equipment coverage, installation coverage, builders risk, cargo and fine arts are distinct inquiries. A route for one category does not establish availability for all of them. Confirm the appropriate coverage and current placement route with Volition.

☐ Identify who owns the property and who is responsible for loss.

☐ State the highest value at one location, on one conveyance and across the entire schedule.

☐ Describe where property is stored, transported and used, including temporary locations.

☐ Provide loss history, current terms and the required effective date.

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