



**Committed to the small commercial market, Arrowhead is now offering IWA's Fabricare Advantage Program, delivering innovative risk management products and services for the Fabricare industry.**

**Key capabilities:**

What sets us apart in this marketplace is a deep level of specialization within Fabricare, dating back to 1946. Our dedicated team of small commercial underwriters is focused on providing flexible solutions specific to your needs.

**Industry specific coverage available**

- BOP eligible
- Property
- General Liability
- Workers' Compensation
- Business Auto
- Umbrella
- Business Interruption
- Equipment Breakdown/boiler and machinery
- Cyber available
- EPL available
- Bailee Options (**Standard Form = \$500,000 or Elite Form = Actual Loss Sustained/Unlimited**). Both forms include sub-limits for transit, storage, damage in process, mysterious disappearance, Delivery E&O, and Furriers Customers coverage with only 1 deductible per incident, rather than separate deductibles per garment.
- Replacement Cost per article limit available on the Elite Form
- Restoration Coverage options available on the Elite Form.
- Fabricare Advantage Extension (cost is per policy versus per location)
- Site Pollution Liability available directly through IWA\*

**Target Markets:**

- Dry cleaners
- Commercial launderers
- Textile and linen suppliers (supplies linens to restaurants, hotels, spas, etc.)
- Restoration specialists (restoration for fabric/garments after fire, flood or mold)
- Coin-operated attended laundromats
- Uniform rentals
- Available in all states except IN, MO, VT, LA (WA, NY, FL coming soon)

\*Site Pollution Liability, an essential coverage for this class and overlooked by most brokers. Covers soil contamination caused by dry cleaning solvents. Includes bodily injury liability, property damage, clean-up and removal of contaminated soil. Coverage provided by additional E&S carrier, claims made, requiring a separate application directly through IWA. For applications or additional information contact your Business Development Manager.

Learn more about Arrowhead Core Commercial: [ArrowheadGrp.com/products/core-commercial/](https://ArrowheadGrp.com/products/core-commercial/)

**Regional Business Development Leaders**

Northern CA, NV <b>Michele Mayer</b> 916.462.5215 MMayer@ArrowheadGrp.com	Southern CA, AZ <b>Beth O'Reardon</b> 619.325.2324 BOreardon@ArrowheadGrp.com	West <b>Brett Barnsley</b> 509.591.5109 BBarnsley@ArrowheadGrp.com	Central <b>Vivian Carballo-Brown</b> 312.519.8484 VCarballo@ArrowheadGrp.com	East <b>Alonzo A. Dunn, Jr.</b> 678.722.1364 ADunn@ArrowheadGrp.com
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## IWA Fabricare Advantage Bailee Standard & Elite

Coverage	BAILEE STANDARD			BAILEE ELITE		
	Any One Article Limit	Limit of Insurance	Deductible	Any One Article Limit	Limit of Insurance	Deductible
Customers' Property	\$5,000	\$500,000	Policy Deductible Options: \$1,000/ \$2,500/ \$5,000	Increased Limit Options: \$5,000/ \$10,000/ \$20,000	Actual Loss Sustained	Policy Deductible Options: \$1,000/ \$2,500/ \$5,000/ \$10,000
Property in Transit	Included	Included	Policy Deductible Applies	Included	Included	Policy Deductible Applies
Customers' Property Held For Storage Other Than Customers' Furs and Garments Trimmed with Fur	\$5,000	\$500,000	Policy Deductible Applies	Increased Limit Options: \$5,000/ \$10,000/ \$20,000	Actual Loss Sustained	Policy Deductible Applies
<b>Additional Coverages</b>						
Work in Process	\$5,000	\$25,000	Policy Deductible Applies	Increased Limit Options: \$5,000/ \$10,000/ \$20,000	5x Any One Article Limit	Policy Deductible Applies
Unexplained Disappearance or Inventory Shortage	\$5,000	\$25,000	Policy Deductible Applies	Increased Limit Options: \$5,000/ \$10,000/ \$20,000	5x Any One Article Limit	Policy Deductible Applies
Delivery Errors and Omissions Coverage	\$5,000	\$25,000	Policy Deductible Applies	Increased Limit Options: \$5,000/ \$10,000/ \$20,000	5x Any One Article Limit	Policy Deductible Applies
Sales and Disposal Errors and Omissions Coverage	\$5,000	\$25,000	Policy Deductible Applies	Increased Limit Options: \$5,000/ \$10,000/ \$20,000	5x Any One Article Limit	Policy Deductible Applies
Earthquake	\$5,000	\$100,000	\$1,000	Increased Limit Options: \$5,000/ \$10,000/ \$20,000	\$100,000	\$1,000
<b>Optional Coverages</b>						
Customer's Furs and Garments Trimmed with Fur: At Designated Storage Site	\$500	\$15,000	\$100	\$500	Increased Limit Options: Up to \$250,000 available	\$100
Customer's Furs and Garments Trimmed with Fur: In Transit	\$500	\$5,000	\$100	\$500	Increased Limit Options: Up to \$250,000 available	\$100
Customer's Furs and Garments Trimmed with Fur: At Another Processor's Premises	\$500	\$3,000	\$100	\$500	Increased Limit Options: Up to \$250,000 available	\$100
Customer's Furs and Garments Trimmed with Fur: At Covered Premises of Insured	\$500	\$3,000	\$100	\$500	Increased Limit Options: Up to \$250,000 available	\$100
Customer's Furs and Garments Trimmed with Fur: Accrued Charges	\$500	\$500	\$100	\$500	Increased Limit Options: Up to \$250,000 available	\$100
Excess Legal Liability for Bailee Storing Customers' Furs and Garments Trimmed with Fur	\$5,000	\$15,000	\$1,000	Increased Limit Options: \$5,000 - \$50,000	Increased Limit Options: \$15,000 - \$250,000	\$1,000
Restoration Orders	Not Available			Available (Optional)		
Coverage Valuation	Replacement Cost for Garments Less Than One Year Old. Actual Cash Value for Garments Greater Than One Year Old.			Replacement Cost for Garments Less Than One Year Old. Actual Cash Value for Garments Greater Than One Year Old, or Full Replacement Cost (Optional).		