

# JM ASSOCIATES / BURNHAM + COMPANY

A DIVISION OF HUB INTERNATIONAL NORTHEAST

Insurance Specialists for the Elevator Industry

# **Insurance Coverage on all Levels**

## Trusted Insurance Advisors

JM Associates / Burnham + Company (JM/Burnham), a Division of HUB International Northeast, has been creating comprehensive insurance and risk management products and programs for the elevator industry for over 40 years. Our employees have over 150 years of combined experience in arranging elevator insurance. Additionally, we are frequent speakers at numerous industry related seminars. Our experts (employees, claims adjustors and legal teams) truly understand this industry and all of the risks that these businesses can face. Our professionals work with each individual client to evaluate their specific needs and craft cost-effective programs to properly protect them against any future losses. Additionally, as part of our offering, our clients have access to many value-added services such as claims management, risk management and loss control, and much more! There are few agents across the country who can write and service this class of business. Working with the experts from JM/Burnham will enable you to work with one of the finest groups specializing in insurance for your industry!

# Your Insurance Needs

The elevator industry is quite risky. It is important to select an agent/broker that truly understands the nature of the business to help you build the right insurance and risk management program to meet your unique business requirements and to avoid potential financial loss. At JM/Burnham, we take pride in staying up-to-date with the current trends in the industry that may affect our clients, and educating our clients on new coverage options that they can benefit from. Our elevator specialists go above and beyond to ensure you are adequately covered. Our professionals are always available to speak with your management team, supervisors & technicians regarding claims, and how to protect their company. We are also happy to work with your local agent.

Our mission is to provide you with the best coverage and protect you when it comes to claims handling. We work with speed and diligence on your claims.

Program specific rates & elevator industry coverage enhancements for all your operations involving:

- New Construction
- Modernization
- Maintenance & Repair (Service Contracts)
- Inspections
- Consulting
- Manufacturing & Distribution

Our elevator program is underwritten by a top-rated insurance carrier to ensure that we are offering our clients top of the line coverage options. Coverages offered as part of our program include:

- General Liability
- Professional Liability, OCP's
- Umbrella, Excess Liability
- Workers' Compensation
- Surety
- Property

- Installation/Builder's Risk
- Business Auto
- Major Medical, Life, Disability
- And Much More!

# Our Elevator Program is Underwritten by a Carrier that:

- Is Licensed and Admitted in all States
- Has great expertise in adjusting claims
- Knows your industry and knows your claims
- Provides you with:
  - First Dollar Protection
  - No Deductible or no Self Insured Retention (SIR). Available upon request
- Provides program specific rates
- Includes coverage enhancements specifically tailored for the elevator industry.

## What We Cover

We specialize in creating insurance and risk management products and programs for a wide variety of equipment within the elevator industry including:

- Elevators (passenger/freight)
- Escalators
- Moving Walkways
- Garage Lifts
- Residential Lifts
- Handicap Lifts
- Chair Lifts
- Sidewalk Lifts
- Dumbwaiters

### About HUB International

HUB International Limited is a leading North American insurance brokerage that provides a broad array of property and casualty, life and health, employee benefits, investment and risk management products and services. The company is licensed in all 50 states and every province and territory in Canada. In 2011, HUB established offices in Brazil with plans to expand its presence in Latin America.

### National Elevator Insurance Program

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