



General Liability Program Overview

“ Altruist (n.) *one unselfishly devoted to the welfare of others before their own.* ”

What's Inside

1. Program Overview & Appetite

Benefits, coverage options, eligibility and availability

2. Service Capabilities

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3. Submission Process

What we need from you and how to submit it

1. Program Overview & Appetite

Benefits, coverage options, eligibility and availability

Commercial General Liability

General Liability is the foundation of nearly every commercial risk – and the classes that need it most are often the hardest to place well. Altruis Group writes small-commercial GL across a broad, disciplined class list, pairing responsive underwriting with technology that makes quoting and binding fast for our distribution partners.

Snapshot

A- (Excellent)
A.M. Best Rating

Occurrence
Liability Policy

Nationally
Available

Why Altruis Group



Wide Class Appetite

A broad, clearly defined class list lets us quote the full variety of risks you write – not just a narrow niche.



Limited Distribution

We collaborate with a select group of expert distribution partners to deliver unique value to our customers.



Insurance Value

We design solutions with the industry-specific and ever-evolving needs of our insureds at their core.

Who We Insure

- Contractors & Artisan Trades
- Manufacturing & Processing
- Retail, Wholesale & Distributors
- Convenience, Grocery & Supermarkets
- Office & Lessor's Risk
- Professional Offices
- Restaurants (no alcohol)
- Warehousing & Storage

Our specialized insurance solutions and expertise help reduce risk, increase operational efficiencies, and establish long-term business stability.

Differentiated Solutions

Disciplined Class Selection

A broad, clearly defined class list lets us quote quickly and consistently — brokers know up front whether a risk is in appetite.

General Liability Expertise

Specialized distribution partners and program underwriters who know small-commercial GL deliver solutions shaped by real industry knowledge.

Technology First Approach

We leverage technology for agnostic submission and data intake, seamless billing and commissions, and effective policy administration.

Standard Coverages

Included in the program

- Bodily Injury & Property Damage
- Premises & Operations
- Products & Completed Operations
- Personal & Advertising Injury
- Medical Payments
- Damage to Premises Rented to You
- Supplementary Payments
- Defense Costs

Optional Coverages

Available by election

- Employee Benefits Liability
- Hired & Non-Owned Auto
- Increased Limits (\$2M / \$4M)
- Terrorism (TRIA)
- Waiver of Subrogation
- Additional Insured Ends.

Our Experts



Jared Beneducci

Underwriting · (908) 432-7414



Jason Beneducci

Technology · (908) 432-7412



Joseph Beneducci

Distribution · (908) 432-7422

Classes We Write

Altruis Group writes small-commercial General Liability on ISO classifications across a broad, clearly defined class list. The program is available nationally — in all states except California — and distributed through a select network of appointed partners. The classes below are representative of our target appetite; the full eligible class-code listing is available on request.

Representative Target Classes

- Contractors, artisan trades & service operations
- Manufacturing, processing & light industrial
- Retail, wholesale & distributors
- Convenience stores, grocery & supermarkets
- Office & retail lessor's risk
- Professional offices
- Restaurants without alcohol or late-night service
- Vacant property & warehouses
- Private parking (as a secondary class)
- Incidental hired & non-owned auto (nominal exposures)

This list is representative of the program's appetite and is not a binding confirmation of coverage. Altruis Group reserves the right to decline any risk regardless of class or submission information.

Program at a Glance

Representative terms — confirm specifics at quote

Policy basis
Occurrence (endorsement options)

Per-occurrence / aggregate
Up to \$2,000,000 / \$4,000,000

Medical payments
\$5,000 or \$10,000

Deductibles
\$250 – \$5,000

Availability
All states except California

Optional
EBL · Hired & Non-Owned Auto · TRIA

Underwriting Philosophy & Eligibility

Our disciplined, class-driven underwriting lets brokers know quickly whether a risk fits. We pair a clearly defined appetite with responsive program underwriters and technology that streamlines quoting and binding for our distribution partners.

Eligible / Target

- Common property reflecting pride of ownership, maintained in safe working condition
- At least 70% building occupancy (lower potentially eligible with vacancy provisions)
- New ventures under three years where the owner/operator has documented relevant experience
- Subcontractors and service providers carrying limits equal to or greater than the insured's
- Trailing five-year loss history supporting a 50% or better loss ratio
- Accounts within program premium and coverage authority

Refer / Decline

- Habitational or lodging occupancies; hotels and motels; owned buildings with habitational operations
- Nightclubs, bars, adult entertainment; fine dining with alcohol, entertainment, or late-night service
- Daycare, healthcare, nursing, or assisted living
- Roofing, scaffolding, highway or road work, excavation, and land grading
- Storage or warehousing for others; food manufacturing; gas or fuel sales
- Buildings over 12 stories, on or over water, or with aluminum wiring; unfenced pools
- Three or more paid losses in five years; premium over \$50K or revenue over \$10M (referred)

2. Service Capabilities

Tools to help navigate your Altruis Group experience

Submissions & Underwriting

Contact us for:

- Policy Documents
- Endorsements
- Any Other Underwriting Questions

Phone (908) 432-7414

Email underwriting@altruismgroup.com

Billing & Accounting

Contact us for:

- Agency Bill Inquiries
- Direct Bill Inquiries
- Commission Statement Inquiries

Phone (908) 432-7412

Email billing@altruismgroup.com

Claims

When submitting a claim, complete and submit an ACORD LOSS NOTICE form. Please provide:

- Name
- Policy Number
- Policy Effective Date
- Email Address
- Phone Number

Claims Team – Raphael & Associates

Phone (800) 466-9165

Fax (888) 902-5701

Email newclaims@raphaelandassociates.com

Notify Altruism Group of a Claim

Phone (561) 589-3093

Email jaredbeneducchi@altruismgroup.com

3. Submission Process

Streamlined Quoting

Underwriting Information & How to Submit

What We Need — Required

- Completed Application**
 - Including the Operations schedule — locations, occupancy class, and exposure
- Class Code(s) or Operations Description**
- Annual Revenue & Payroll by Class**
- Employee Count (W-2) & Subcontractors**
- 5 Years of Currently Valued Loss Runs**
 - 3 years acceptable; from a carrier or authorized third-party administrator
 - Claims narrative for any open or serious claims

Additional

- Safety Program / Handbook**
- Products Manufactured or Sold**
 - If applicable
- Sample Customer or Client Contracts**
- Website URL & Marketing Materials**

Agnostic Submissions

Submit in whatever format works best for you — our templates or your own spreadsheets, PDFs, ACORD forms, or email. Our AI-enabled data ingestion reads your submission, and our team returns a speedy quote, declination, or request for more information.

**For a Program
Appointment**



Contact

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Managing Director of Distribution

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(561) 589-3093