

Edmond Consulting Group LLC

Office: 803-716-9901

Fax: 803-234-5004

Email: info@consultwithedmond.com

Product Brochure

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Product Overview

ECG size and our relationships in the insurance marketplace allow us to work with the highest quality insurance companies. We provide all lines of property and casualty insurance, workers' compensation and employee benefit services. We offer in-depth consultation services with our experienced staff, who will guide you in your decision making process and be there every step of the way.



Personal Lines

- **AUTO** - We can find placement for any automobile to include classics and RV's

- **Home** - All homes can be covered to include, condos, townhouses and mobile homes.

- **Dwellings** - Dwelling coverage is provided up to \$10 million for vacant and rental properties owned by individuals (*Residential units can not exceed 4 units*). We can also cover homes near brush or the coast, seasonal homes, homes with prior losses, Co-ops, Apartments, Century old row-homes and custom built homes. Coverage is also provided for properties that are Bank owned, Estate owned, Real Estate owned and Bankruptcies are also eligible.

- **Flood** - Flood coverage is available for homes in flood certified areas.

- **Personal articles** - this coverage is provided for collections such as jewelry, fine Art, Antiques and more.

- **Personal Recreation** - Coverage is provided for Motorcycles, Motorhomes, RV, Off-road vehicles, Watercraft and classic wooden boats.

- **Personal Umbrella** - Excess coverage is provided for affluent individuals to cover Trust, Estates, Individuals, Personally owned LLC's, Primary locations, Vacation/Seasonal exposures, Rentals, Vacant land and course of construction.

- **Renters - coverage is provided for individuals renting a home, apartment, condo, etc.**

- **Watercraft - coverage is provided for Boats and Yachts.**

- **Aircraft/Aviation - coverage provided for Corporate/Charter, Aircraft services, Airports & FBO's, Flight Training facilities, Aircraft & Avionics maintenance, Personal and light sport Aircraft.**

Commercial Insurance

Business Owners Policies - Store owners, Office Professionals, Wholesalers, Low Hazard Artisans, Offices, Retail Stores, Distributors, Habitational, Bars/Restaurants, Child Care, General contractors, Vacant Buildings, Truckers, Service, Hired on non-owned vehicle, Commercial crime and electronic data loss.

- **Commercial auto - covers vehicles used for Camps, Youth recreation, Child care centers, Events, Event Planners, Health clubs, Medical Transportation, Outdoor programs, Pest control, Sports and Fitness, Small fleet up to 20 power units and light, Medium & Heavy vehicles.**
- **Commercial Umbrella - Covers up to \$50 million and also protects against catastrophic loss.**
- **Contractors - covers completed operations, Medical and Frie legal, HVAC, Cable installation, Alarm installation, Carpentry, Electricians, Handymen, Plumbing, Tree trimmers, CGL, Tools, Equipment, Roofers, Pool cleaning, Paper GC's, Also includes Additional insureds, Waivers, Primary non-contributory and Blanket Additional insureds endorsements.**

- **General liability** - coverage available for any limit.

- **Inland marine** - covers **Fine arts, Agriculture equipment, Builders risk, Contractors equipment, Vacant commercial buildings, Remodeling and Renovations.**

- **Equine liability** - covers **Horse boarding, breeding and training, horse racing facilities, commercial horse operations, farriers/blacksmiths, horse associations/clubs, horse farms and ranches, horse shows and rodeos, private horse owners & home based businesses.**

- **Commercial Package Policy** - covers **Condo and HOA's, Commercial condo's, High Rise buildings, Repair garages, Service stations, Body shops, Car washes, Fast food, Fine dining, Banquet and Reception facilities, Caterers, Family restaurants, Manufacturing, Wholesale**

distributors, Retail, Hospitality, Healthcare, Shopping centers, Offices, Colleges, Real estate investors, 1-6 family units, Apartment houses, Churches, Convenience stores (Gas included), Halfway houses, Pawn shops, Liquor liability, Inflatable rental operators, Medical transportation and Pest control.

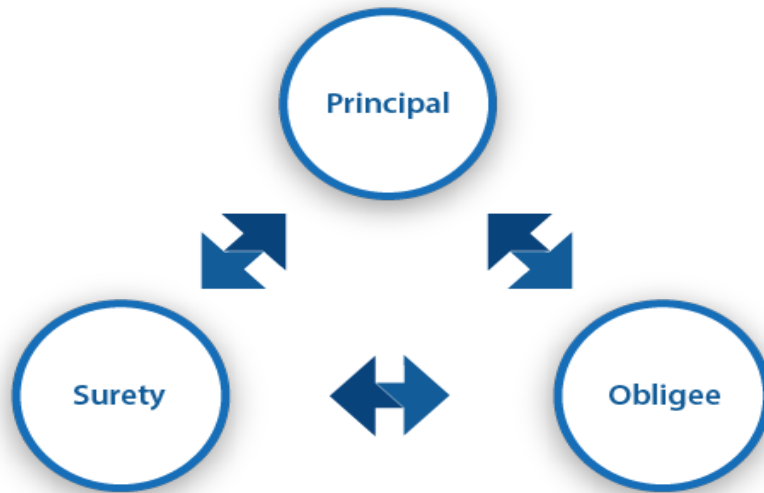
- **Professional liability - covers Insurance agents Errors & omissions, Directors & Officers, Corporate D&D, Medical Providers Protection, Property Managers Errors & Omissions, Real Estate Errors & Omissions, etc.**
- **Specialty lines (*coverages can be customized*) - Professional liability for third party administrators, Employment agencies, and Government agencies. - Accountant professionals and Accounting organizations, CPA's, Public Accountants, Enrolled agents, Tax preparers and Bookkeepers. - Architects & Engineers, Civil engineers, Land surveyors and Landscape architects. - Technology professionals, Consultants, Marketing, Health & Beauty and Creative industries.**

- **Workers Comp - Contracting, Office, Retail, Service and Wholesale operations, Restaurant, Technology, Contractors, Institutions, Farming, Hotels/Motels, Gas Stations (exclude 24 hours), Garage Exposure, Residential artisan contractors, Automobile services, Legal, Accountants, Consulting, Computer Programing, Cultural and Educational institutions, Instrument manufacturing & Distribution.**
- **Aircraft/Aviation - Corporate/Charter, Aircraft services, Airports & FBO's, Flight Training facilities, Aircraft & Avionics maintenance, Personal and Light Sport Aircraft.**

Surety Bond:

While there are many different varieties, a surety bond is simply an agreement between three parties: *Principal*, *Surety* and *Obligee*. The surety provides a financial guarantee to the obligee (i.e. government) that the principal (business owner) will fulfill their obligations. Therefore, a surety bond is a *risk transfer mechanism*.

A principal's "obligations" could mean complying with state laws and regulations pertaining to a specific business license, or meeting the terms of a construction contract. If the principal fails to meet their agreed upon obligations with the obligee, the surety may be required to resolve the dispute by paying a claim to the obligee. It is in this sense that a surety bond is similar to a form of credit extended to the principal by the surety.



Three parties involved in a surety guarantee:

1. **PRINCIPAL:** *Person required to post bond.*
2. **OBLIGEE:** *Government entity or person requiring principal to be bonded.*
3. **SURETY:** *Provides financial guarantee to obligee on behalf of principal.*

Partnership Opportunity

Rather you are in Automotive, RV, Boats, or Motorcycle dealership or Realtor/Mortgage Broker, we have over 30 insurance carriers to assist your clients thru the process of their new ownership. Edmond Consulting Group, LLC are looking to partnered up with you the salesman or sales manager to offer another services to your clients and EARN referrals. Our quotes are actual quotes thru soft inquiry of driving or credit history. Coverage can be bind within 20 mins*. Check out our Partnership Opportunity page. If you are interested then please register at www.tinyurl.com/ecgparner. Create you another source of income on top of earning more with our other products and services such as life, health, Medicare, home, business insurance, property claims, tax or notary services, and business consulting. We offer \$25 per referral business and \$5 for quotes only. Look forward to working with you.

ATTN ALL LIFE & HEALTH AGENTS

Are you looking for another stream of income? Earn high \$\$\$ referrals!

Edmond Consulting Group LLC (ECG) can offer your clients home, auto, business, commercial, rv, mobile, travel, and any property and casualty insurance. We have multiple carriers to run your clients to find them the best solution for their needs.

WE will signed a NON CIRCUMVENTION/NON DISCLOSURE Agreement.

Exclusive Referral Agreements

Monthly commission* (Commission must be \$400)

If you just recently got licensed and looking to get contracted then please contact Contracting Department today at contracting@consultwithedmond.com.

NO Downpayment Option

Do you have 630 and up? Don't waste any time trying to come up with the down payment. You may qualify for NO DOWNPAYMENT to obtain coverage (Auto, RV, Boat, Home, Rental, or Commercial). Signed an agreement and you will be issued your policy based off your obligation is met.

Please visit our website at www.consultwithedmond.com today! Electronic agreement www.tinyurl.com/ecgdpa

EDMOND CONSULTING GROUP LLC

Don't settle for mono-line when you can get a total solution from one application in under 10 minutes. **Edmond Consulting Group LLC** platform carriers offer multi-line solutions for numerous personal lines classes and over 1,700 commercial lines classes.

PERSONAL LINES

Auto
Homeowners
Additional lines such as ATV, Watercraft, and Umbrella

And many many more insurance products.

COMMERCIAL LINES

Business Owners Policy
Commercial Auto
Commercial Package
General Liability
Liquor Liability
Professional
Property Coverage
Special Events Liability
Umbrella Liability
Vacant Property Package
Workers' Compensation



Erica T. Edmond, MBA
www.consultwithedmond.com
Phone: (803) 386-9751
www.ecgquoteme.com
www.ecgquoteme.net
twitter: @ecgllc
LinkedIn: www.Linkedin.com/in/ecgllc
www.facebook.com/ericatedmond



Edmond Consulting Group LLC, we offer Excellence, Professionalism, and Experience. Contact us today at (803) 386-9751.



Erica T. Edmond, MBA

Founder/President

P1: (803) 394-0824/ P2: (404) 803-0443

Fax: 803-234-5004

Email: eedmond@consultwithedmond.com

Career Profile: www.askmsedmond.com