

Insurance Solutions for High-liability Industries

SYNAPSE is proud to offer a range of insurance solutions for companies and organizations in high-risk, high-liability industries and sectors (aka: "Tough Products"). Our Lloyd's of London capacity offers widened terms and conditions, leading pricing, and 3 day turn-around time.



KEY FEATURES:

- \$5,000,000 capacity, primary or excess basis
- \$5,000 minimum deductible
- Minimum premium claims-made: \$7,500
- Minimum Premium Occurrence: \$50,000
- Worldwide coverage (as defined) and Punitive Damages Cover (MFJ)
- Available enhancements:
 - Cyber (Privacy Liability) enhancement sublimit - key if Insured has any online sales
 - Professional Liability enhancement
 - Employee Benefit Liability enhancement
 - Hired-Non Owned Auto Liability enhancement
 - Sexual Misconduct Liability enhancement
 - Limited Pollution Liability enhancement
 - No Claims Bonus (subject to size of risk/claims history etc.)
- Specialized E-Cig wording available

COMMON HIGH-RISK INDUSTRIES

- E-cigarettes
- Trampolines
- Weapons and Firearms
- Sports and Fitness Equipment
- Nutrition Products and Pharmaceuticals
- Safety Products
- Hunting Tree-stands
- Amusement Rides
- Golf Karts, Go Carts and Scooters
- Others (please ask)



synapse

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[Learn more at Synapsellc.com](https://www.synapsellc.com)

Synapse is an asset rich, independent specialty wholesale insurance brokerage dedicated to serving our retail partners and their valued clients. Our Mission is to provide the highest level of expertise and service in the specialty insurance marketplace by building and nurturing the best people and partnerships.