



**SMALL COMMERCIAL BUSINESS PROGRAM | SMALL COMMERCIAL UNIT**

Towerstone is a dynamic wholesale insurance broker providing diverse market access and industry expertise to insurance agents and brokers representing a wide variety of industries.

**We are employee-owned; which means you can rest assured that we have a stake in your success.**

Our professionals enjoy long-standing relationships with numerous brokerage markets, allowing us to best meet your needs, with nationwide service. Let us help you find effective solutions for your risk management needs.

**TOWERSTONE PROVIDES**

- In-house binding authorities
- Hands-on approach to claims settlement
- Expertise in energy and construction
- Custom designed insurance programs
- Industry-specific risk management

**OUR AREAS OF COVERAGE**

- Grocery Stores
- Gas Stations
- Convenience Stores
- Liquor Stores
- Beverage Stores
- Restaurants
- Bars
- Taverns
- Clubs
- Adult Entertainment
- Child Care Facilities
- Janitorial Contractors
- Apartments
- Rental Dwellings
- Homeowner Associations
- Condo Associations
- and much more

**HOW WE HELP**

As an insurance agent or broker, you need quick access to diverse markets and a wide variety of managing general agency expertise.

Towerstone's Small Commercial Unit (SCU) insurance professionals can provide access to some of the most competitive and comprehensive property and casualty markets available.

Towerstone operates as an SCU with in-house authority to write on behalf of 12 carriers. With the capability to write most main street business, with classes ranging from contractors, mercantile, manufacturing, hospitality, habitational and all types of commercial real estate. Towerstone can entertain multiple lines of business, including GL, Liquor, Property, Excess/Umbrella, D&O, Crime, Auto, Worker's Comp and Inland Marine.

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