

# GUIDE TO PRODUCTS & UNDERWRITERS

# 2023

LEADING THE WAY



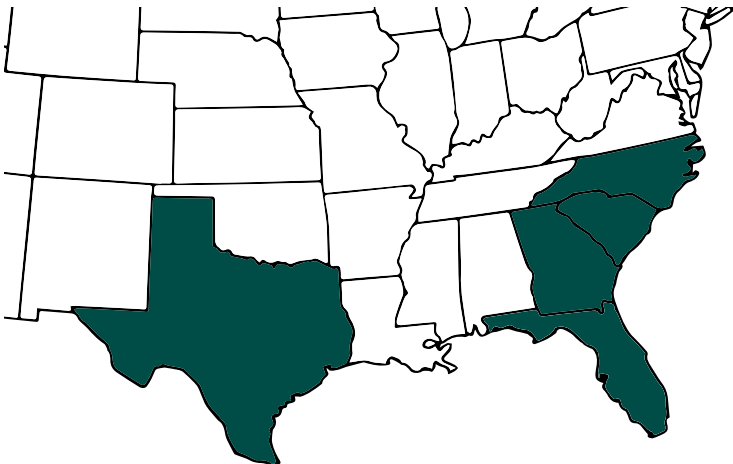
Shelly, Middlebrooks  
& O'Leary, Inc.

# Shelly, Middlebrooks, & O'Leary

Shelly, Middlebrooks & O'Leary is a Southeast managing general agency and wholesale insurance brokerage firm, founded in 1952. The agency is headquartered in Jacksonville, Florida. For over half a century, independent agents have looked to Shelly, Middlebrooks & O'Leary to provide superior rated insurance markets for their clients. Our agency is committed to representing insurance carriers who are well disciplined in underwriting and possess a consistent performance record.

Company founders Walter D. Shelly, Frank M. Middlebrooks and Daniel C. O'Leary Jr established the wholesale brokerage department in 1953 to assist independent insurance agents with accurate coverage placement for their clients. At the time, SMO was the initial underwriter of motorcycle and scooter insurance in the State of Florida. The program was distributed through independent insurance agents and provided "On-Base" automobile and motorcycle liability coverage; the annual premium for those first policies was \$12.50. Today, Shelly, Middlebrooks & O'Leary is a leading underwriting specialist within the commercial transportation industry and continues to provide our business partners with A.M. Best "A" rated markets.

Shelly, Middlebrooks & O'Leary underwrites property and casualty insurance solutions for specialty and hard to place risks in: Florida, Georgia, South Carolina, North Carolina and Texas.



# Going Green

As a principal in our industry, we put the power of exceptional customer service, to work for our clients every day. We hope you find the SMO Agent portal to be a convenient source of information.

## SMO AGENT PORTAL

Visit the Agent Portal at [smoagent.com](http://smoagent.com) to access your customer's policies and endorsements. The Agent Portal provides the following features:

- **View and print Policies, Endorsements and Invoices**
- **Download Applications**
- **Employee Directory**



## Get an Instant Quote 24/7

From our website at [www.shellyins.com](http://www.shellyins.com) you can obtain an instant quote on some of our most popular products.

- **Transportation** (Dump Truck, Taxi, School Bus, Day Care Van, Limousine, Log Truck, Tow Truck and more...)
- **Commercial Lines** (1-4 Family Dwelling, Lessor's Risk, Vacant Building, Vacant Land, Truckers GL and more...)
- **Personal Lines** (CPL and Excess CPL)
- **Professional Lines** (EPLI, Errors & Omissions and more...)
- **Non Profit** (House of Worship, Youth Sports, Arts & Culture and more...)
- **Hospitality & Liquor** (Restaurants & Special Events)

## ePayPolicy

Shelly, Middlebrooks & O'Leary now accepts digital payments. Its fast, simple, and secure. Easily pay your premiums via ACH or credit card (VISA, Master Card, American Express or Discover) at <https://shellyins.epaypolicy.com>

# Underwriters

## *Commercial Lines, Personal Lines, Professional Liability & Property*

Conor O'Leary	dc.oleary@shellyins.com	904-519-3657
Elizabeth Adams	ladams@shellyins.com	904-519-3680
Kellie Ballinger	kballinger@shellyins.com	904-519-3681
Skip Wolf	swolf@shellyins.com	904-899-1812

## *Transportation & Garage*

Erin O'Leary	ekoleary@shellyins.com	904-519-3658
Melissa Mitchem	mkmitchem@shellyins.com	904-519-4335
Brittinee Stacey	bstacey@shellyins.com	904-519-4341

**Quotes:** [quotes@shellyins.com](mailto:quotes@shellyins.com)

**Endorsements:** [endorsements@shellyins.com](mailto:endorsements@shellyins.com)

*In order to register your emails quickly and accurately, include the named insured and policy number in the email subject line. Please email your requests to the designated email addresses.*

Phone: (904) 354-7711 • Fax: (904) 355-7611 • WATS: (800) 342-2498

## **Mailing Address**

P.O. Box 2909 • Jacksonville, Florida 32203-2909



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## **INSTANT PHONE QUOTE 855-734-5541**

Quote our most popular liability and property products including:  
Commercial, Non-Profit, Liquor, Personal and Professional.

**Our Underwriters are available**

Monday - Friday: 7AM - 8PM EST and Saturday: 9AM - 1PM EST

**Quote On-Line 24/7 at [www.shellyins.com](http://www.shellyins.com)**

# Commercial Property

Shelly, Middlebrooks & O'Leary is a leader in small to mid-sized property accounts up to \$2.5 million. We provide coverage for a wide variety of classes.

## Target Classes

- Apartments
- Bakeries
- Beauty Parlors & Barber Shops
- Builder's Risk
- Campgrounds & Mobile Home Parks
- Churches
- Civic & Service Clubs
- Condos & Townhouses
- Contractors
- Daycares
- Dwellings
- Garage
- Grocery Stores
- Hardware Stores
- Laundry & Dry Cleaning
- Lessor's Risk
- Liquor Stores
- Medical Offices
- Mercantile Risks
- Office Buildings
- Pawn Shops
- Restaurants
- Shopping Centers
- Super Markets
- Vacant Property
- Warehouses



## Coverage & Policy Options

- Buildings
- Business Personal Property
- Business Income & Extra Expense including rental value
- Property of Others
- Property in the Open including but not limited to:
  - Builder's Risk/Renovations
  - Tenant's Glass Coverage
  - Detached Signs/Billboards
  - Fences, Walls, Canopies and Awnings
- Mechanical & Electrical Breakdown
- Ordinance or Law Coverage
- Wind & Hail Coverage
- Crime
- Limited Property Extensions Endorsement





# Commercial Liability

The key to a successful business is wonderful employees and raving customers. Shelly, Middlebrooks & O'Leary provides liability products to protect against the unexpected while allowing your clients to continue serving their customers' and grow their businesses.

## Classes

- Apartments
- Bakeries
- Beauty Parlors & Barber Shops
- Bounce House
- Builder's Risk
- Campgrounds & Mobile Home Parks
- Churches
- Civic & Service Clubs
- Condos & Townhouses
- Contractors
- Daycares
- Dwellings
- Festivals
- Garage
- Grocery Stores
- Hardware Stores
- Janitorial
- Laundry & Dry Cleaning
- Lessor's Risk
- Liquor Stores
- Medical Offices
- Mercantile Risks
- Office Buildings
- Pawn Shops
- Prize Indemnification; Hole in One
- Restaurants
- Shopping Centers
- Special Events
- Super Markets
- Truckers
- Vacant Property & Vacant Land
- Warehouses





## Coverage & Policy Options

Shelly, Middlebrooks & O'Leary specializes in small to medium sized liability accounts.

- General Liability
- Excess Umbrella
- Liquor Liability
- Owner's & Contractor's Protective Liability
- Products/Completed Operations Liability
- Hired & Non-Owned Auto
- Blanket Waiver of Subrogation
- Increased Primary Limits



# Professional Liability

Our Professional and Management Liability team focuses on being our customers' premier choice for directors and officers, employment practices and errors and omissions liability accounts.

## Classes

- Allied Health Care Errors & Omissions
- Community Association Directors & Officers
- Employment Practices Liability
- Excess Professional and Management Liability
- Insurance Agents Errors & Omissions
- Life Coach
- Medical Providers Employment Practices Liability
- Miscellaneous Errors & Omissions
- Non Profit Directors and Officers
- Party Planners
- Private Company Management Liability
- Property Managers Errors & Omissions
- Real Estate Agents Errors & Omissions
- Technology Errors & Omissions
- Travel Agents

## Coverage and Policy Options:

Directors and Officers

Employment Practices Liability

Fiduciary Liability

Errors and Omissions with Property and General Liability Packaging Available



# Cyber Insurance

Technology is involved in all business operations today, making all companies vulnerable to a cyber-crime. Over 50% of cyber-attacks target small businesses. Cyber insurance is a highly cost effective way to gain access to the support your clients need to prevent and respond to cyber events.

## Classes

• Retail • Healthcare • Professional Services • Manufacturing • Construction

## Coverage and Policy Options

**Risk Management** provides employee cybersecurity training programs and access to incident response teams.

**Incident Response** provides access to IT experts / security, forensic specialists, Public Relations Firms, lawyers and more.

**Business Interruption** covers the cost of repairing data and applications and also reimburses for loss of profits following a cyber event.

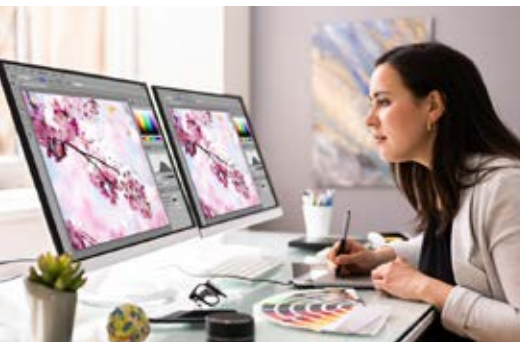
### Privacy Liability

**Data & Privacy Breach**- can hurt the business reputation and result in steep fines or penalties.

### Cyber Crime

**Funds Transfer Fraud** is often carried out by criminals using fraudulent emails to divert the transfer of funds from a legitimate account to their own.

**Ransomware** can cripple any organization by freezing or damaging business-critical computer systems.



# Personal Lines

Our fastest growing personal lines products are Comprehensive Personal Liability (CPL) and Excess CPL. These products provide personal liability protection for your customers.

## **Comprehensive Personal Liability (CPL)\***

- Available for: Individuals, trusts, estates, Limited Partnerships, and Family Partnerships may be written as the named insured. Owner or tenant occupied dwellings, vacant land, secondary residences, condominium owners and mobile homeowners.
- Stand alone personal liability coverage up to \$1,000,000 limit

## **Excess Comprehensive Personal Liability \***

- GAP Coverage - between the primary liability and personal umbrella
- \$1,000,000 limit (offered in \$100,000 increments)

## **Homeowners (HO3)**

- High Value Homeowners including wind coverage
- Primary, Secondary, Rentals valued over \$750,000 and up

## **Primary Flood**

(\*) quote online, [www.shellyins.com](http://www.shellyins.com)



# Inland Marine

We specialize in small to medium sized accounts. Our top classes are Contractor's Equipment, Motor Truck Cargo and Warehousemen's Legal Liability. Our team can specifically tailor an Inland Marine solution for your clients and their unique risks.

## Classes

ATMs

Bailee's Coverage

Golf Carts

Contractor's Equipment –  
Leased & Owned

Installation Floater –  
Per Job Coverage Available

Logging Equipment

Machinery & Equipment

Medical Equipment

Miscellaneous Property

Motor Truck Cargo

Party Rental Equipment

Radio, TV, and Cell Phone Towers

Solar Panels

Storage Pods

Transportation

Warehousemen's Legal Liability





# Transportation

When hauling people is your customers' business; we offer coverage for all your people mover operations. Including School Bus, party bus, brewery tour, employee transportation, day care bus and many more.

## Public Automobile Classes

Airport Shuttles / Transportation

Athlete Buses

Bingo / Casino Transportation

Boy & Girl Scout Bus

Buses Sightseeing & Urban

Charter Bus Interstate & Intrastate

Church Bus\*

Day Care Center Autos\*

Employee Transportation

Group Home

Hotel Courtesy Auto

Limousines Stretched & Non-Stretched\*

Musician / Entertainer Buses

School Bus\*

Senior Citizen Autos

Social Service Agency Autos

Taxicabs\*

Trams

Trolley

Wilderness Expedition Autos\*

(\*) quote online, [smogetaquote.com](http://smogetaquote.com)



# Transportation

Shelly, Middlebrooks & O'Leary can provide the coverage to keep the wheels rolling for all your unique transportation risks. Our fastest growing classes are CDL driver training institutions and mobile offices like medical clinics, bloodmobiles and clothing stores on wheels.

## Special Types Classes

Armored Trucks or Cars

Bookmobiles

Bloodmobiles

Drive-Away Contractors

Driver Training School

*Private Passenger\* & Truck*

Emergency Ambulance\*

Escort Vehicles

Fire Department Vehicles\*

Funeral Director Vehicles

Law Enforcement Vehicles\*

Medical Transportation

Mobile Barber Shop

Mobile Truck

*Advertising & Concession*

Mobile Car Detailers / Repair

Mobile Office Truck or Trailer

Non-Emergency Ambulance

Pizza / Fast Food Delivery

Rental Vehicles

*Private Passenger Type\**

*& Commercial Vehicles*

Sales Person Autos

Security Patrol\*

Traveling Medical Providers

(\*) quote online, [smogetaquote.com](http://smogetaquote.com)



TRUCK  
DRIVING  
101



# Trucking

Leading the way in Transportation with pay as you roll policies on New Venture, owner operator truckers and utilizing telematics for loss prevention. Our team of experts offer solutions for your client's dump truck or their fleet of tractors hauling building materials.

## Classes

Automobile Transport

Boat Transport

Boom Trucks

Bucket Trucks

Catering Service

Cement Mixers

Contractors\*

Courier Services

Cranes

Drive-Away Contractors

Dump Trucks\*

Equipment Hauler *Light & Heavy*

Intermodal

Janitorial Services\*

Lawn & Tree Service\*

Log Truck\*

Mobile Home Toters

Roadside Auto Repair

Scrap Metal / Salvage Operation

Septic Tank Pump Trucks

Sod Hauler

Steel Hauler

Tow Trucks /Wreckers\*

Wholesalers & Manufacturers

(\*) quote online, [smogetaquote.com](http://smogetaquote.com)



# Transportation

We offer a truckload of coverages that can be written stand alone or packaged to meet the needs of your customers.

## Coverage and Policy Options

### **Primary Auto Liability**

Up to \$1,000,000

### **General Liability**

### **Motor Truck Cargo**

### **Non- Trucking Liability**

### **Contingent Auto Liability**

### **Truck Brokers E&O**

### **Drive Away**

### **Pollution Liability**

### **Excess Auto Liability &**

### **Excess General Liability**

Up to \$10,000,000

### **Physical Damage**

### **Excess Motor Truck Cargo**

### **Trailer Interchange**

### **Contingent Cargo Liability**

### **UIIA**

### **Hired Car and Non-Owned**



# Garage Operations

Shelly, Middlebrooks & O'Leary has a full service line of property and casualty products to service your insured's garage needs. Our recent successes include mobile repair, contractors equipment repair and valet parking.

## Service Classes

- Alarm And Stereo Installation
- ATV Repair
- Auto Maintenance & Repair
- Auto Storage, Parking Lots, Garages
- Boat Repair
- Body Shops, Painting, Upholstery
- Car Washes & Detailers
- Contractors Equipment Repair
- Drive-Away Contractors
- Emergency Vehicle Repair
- Farm Equipment Repair
- Golf Cart Repair
- Impound Yards
- Mobile Auto Repair Service
- Motorcycle Repair
- Tire Sales
- Towing Operations
- Trailer Repair
- Truck, Tractor, Trailer Repair
- Valet Parking
- Windshield Installation & Repair
- Window Tinting, Auto Body Wrapping



# Garage Operations

## Dealer Classes

- ATV Dealers
- Automobile Dealers
- Antique Auto Dealers
- Consignment Sales
- Contractor Equipment Dealers
- Farm Equipment Dealers
- Golf Cart Dealers
- Motorcycle Dealers
- Motorhome Sales
- Recreational Vehicle Dealers
- Trailer Dealers
- Truck & Tractor Sales
- Wholesale, Broker or Internet Auto Dealers

## Coverage and Policy Options

### **Auto Liability**

Up to \$5,000,000

### **Dealers Open Lot**

Up to \$5,000,000

### **Other Than Auto Liability**

Up to \$5,000,000

### **Garage Keepers Liability**

Up to \$5,000,000







**Shelly, Middlebrooks  
& O'Leary, Inc.**

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