

GUIDE TO PRODUCTS & UNDERWRITERS

2026

LEADING THE WAY



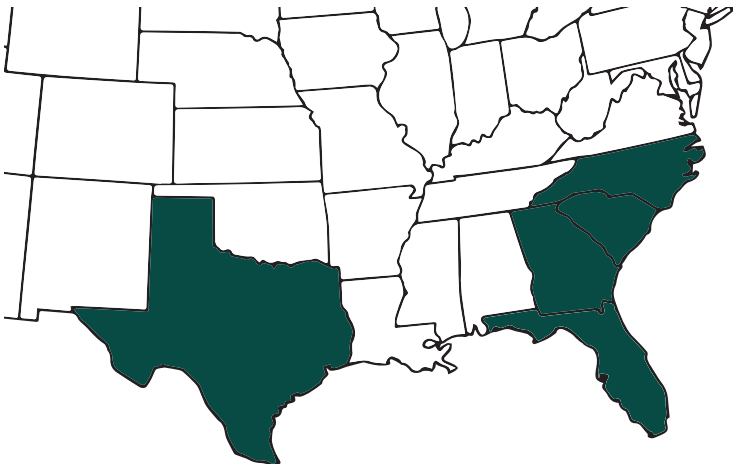
Shelly, Middlebrooks
& O'Leary, Inc.

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.



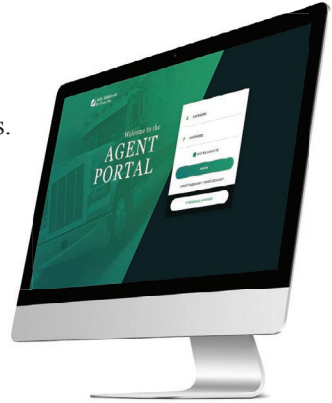
Going Green

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 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 you can obtain an instant quote on some of our most popular products.

- **Transportation** (Taxi, School Bus, Day Care Van, Limousine, 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
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Transportation & Garage

Erin O’Leary	ekoleary@shellyins.com	904-519-3658
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Quotes: quotes@shellyins.com

Endorsements: 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

www.shellyins.com

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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

Homeowners

We provide coverage for a wide range of homeowners risks from mid to high-value homes, coastal and non-coastal communities, to those titled individually, in a trust or in a personal LLC. We have many years' experience helping homeowners cover one of their most important investments.

Highlights

- HO3 Form
- Single Family Homes
- Total Insured Value (TIV) up to \$10,000,000.
- Occupancy: Primary, Secondary, Rental (any time frame)

Territory

Georgia, South Carolina, North Carolina & Texas

- Minimum Coverage A \$300,000

Florida

- Minimum Coverage A \$500,000
- 1980 year built or newer for risk in all counties
- 1995 or newer year built for risks in Dade, Broward, and Palm Beach counties
- 2002 or newer year built for risks in Monroe county

Optional Coverages

- Coverage C Increased Special Limits
- Extended Replacement Cost
- Fungi
- Increased Ordinance or law
- Personal Injury
- Replacement Cost Contents
- Sinkhole
- Water Backup



Personal Liability

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 *

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

(*) quote online, www.shellyins.com



Commercial Liability & Property

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

Target 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

(not limited to list above)



Coverage & Policy Options

Shelly, Middlebrooks & O'Leary is a leader in small to mid-sized property accounts up to \$2,500,000 million in total insured value.

Property

- Buildings with wind
- Business Personal Property
- Business Income & Extra Expense
- Crime
- Mechanical & Electrical Breakdown
- Ordinance or Law
- Property of Others
- Property in the Open including Tenants Glass, Fences, Signs, Builders Risk
- Up to \$5,000,000 TIV with wind; higher limits available excluding wind

Liability

- Excess & Umbrella
- General Liability
- Liquor Liability
- Owner's & Contractor's Protective Liability
- Blanket Additional Insured & Waiver of Subrogation
- Primary and Non Contributory (available on limited classes)



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.



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
- Community Association Directors & Officers
- Employment Practices Liability
- Excess Professional and Management Liability
- Insurance Agents Errors & Omissions
- Life Coach
- 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



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
- 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



Ocean Marine

Round out your accounts with a marine policy. Our market writes Recreational vessels that are 26 ft - 67 ft in length and up to \$1M TIV or Commercial watercraft up to \$2M TIV.

Classes

- Aquatic Restoration
- Boat Dealers
- Classic Watercraft including Wooden
- Commercial Vessels
excluding Commercial Fishing
- Marinas
- Marine Artisans
- Marine Contractors
- Marine Service Industry
- Marine Terminal Operators,
Stevedores and Wharf/Dock Owners
- Recreational Fishing/Charter
- Yacht Clubs

Coverage Options

- Liability Limits up to \$2,000,000
- Commercial Property up to \$12,000,000
- Marine General Liability
 - Marina Operator's Legal Liability
 - Ship Repairer's Legal Liability
 - Marine Contractor's Legal Liability
 - Stevedore's Legal Liability
 - Wharfinger's Legal Liability
 - Terminal Operator's Legal Liability
- Dock Physical Damage
- Hull – Personal and Commercial
- Protection & Indemnity –
Personal and Commercial
- Boat Dealer's Inventory
- Hull Builder's Risk



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 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)



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)



A chalkboard with the words 'TRUCK DRIVING' and the number '101' written in white chalk.

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 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

Equipment Hauler *Light & Heavy*

Intermodal

Janitorial Services*

Lawn & Tree Service*

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



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





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& O'Leary, Inc.**

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