

Commercial Property

Our 'A' rated carriers are very competitive especially on the following classes of business:

- Apartments
- Bars/Taverns
- Builder's Risks
- Caterers & Halls
- Clubs
- Condominiums
- Day Care Centers
- Lessor's Risks
- Office Buildings
- Restaurants
- Warehouses
- Woodworking shops



Give us a call at **708-424-0100**, Option **3** for an immediate quote.

All properties require proper "insurance to value". It is up to the insured to establish proper valuation. Values can be determined by a current appraisal.

Top 5 Reasons to write
Liquor Liability

1. **Broad appetite:** We can write new venture operations, up to 100% liquor receipts and accounts with bouncers, entertainment and youthful clientele.
2. **Broad product offering:** We have products for restaurants, bars, taverns, nightclubs, private fraternal clubs, convenience stores, liquor stores, bowling alleys, bring your own bottle restaurants, caterers and many more!
3. **Broad coverage features:** Assault or battery coverage is available on most risks and features include expense costs outside the limits.
4. **Policy options:** Most products can be offered on a monoline or package basis. In addition, we offer basic and top shelf policy form options for a price or coverage conscious insured.
5. **Special event products:** We offer many options; general liability and liquor liability coverages are available on a monoline or package policy. Additionally, we offer hole-in-one coverage and a Wedding Plus product.

American Freedom Claim Service Update

As driving traffic has quickly returned to pre-Covid levels your clients may be experiencing longer than normal hold times when contacting our Claim operation. Please know American Freedom is committed to servicing our mutual customers as expeditiously as possible.

To help us help you and our customers, we ask you to do the following:

1. Direct English and Spanish speaking customers to report new losses on our updated webpage that is formatted for use on all web browsers or mobile devices: <https://www.americanfreedomins.com/report-a-claim/> This is often the fastest way to get the claim process started. The website now includes the ability to attach documents such as police reports or photos that can expedite claim handling.
2. Encourage direct claim communication about via email rather than by phone to claims@americanfreedomins.com
3. If you or your client must call, we suggest calling Wednesday-Friday as Monday and Tuesday are likely to have longer hold times.
4. If a client has a complaint, please direct them to contact us, as we solely make the decision on claim payouts.

Fall Special Events

The season is quickly approaching! We can provide quick, competitive telephone quotes and immediate binding for all types of events including:

- Haunted Houses
- Hayrides
- Pumpkin Patches
- Corn Mazes
- Arts & Crafts Shows
- Car Shows
- Auctions/Bazaars/Fairs

Call us at **708-424-0100** and select Option **3** for an immediate phone quote.



Buschbach Insurance Agency has provided years of service for all our personal, business, and commercial needs. With a wide range of services and a highly knowledgeable workforce, they have the tools necessary to meet any customer's needs. We are proud of our continuing business relationship with them and look forward to many more years of working together.

Robert Karapetyan
Managing Broker, Consolidated Partners, Ltd.
Buffalo Grove, Illinois





June 2021 Hits

Non-Emergency Transportation	Commercial Auto	\$3,735
Auto Repair Shop	Commercial Package	\$3,838
Insurance Agency	E & O	\$4,600
General Contractor	General Liability	\$3,940
Non-Emergency Transportation	Commercial Auto	\$2,420
Electrical Contractor	General Liability	\$1,289
Roofing Contractor	General Liability	\$4,014
Towing Company	Commercial Auto	\$9,360
Siding & Remodeling Contractor	General Liability	\$3,330
Pizza Shop	Commercial Package	\$3,499
Auto Repair	Garage	\$2,638
Towing Company	Commercial Auto	\$6,100
Insurance Agency	E & O	\$1,705
Residential Cleaning Service	General Liability	\$975
Catering Company	General Liability	\$900
Fine Arts Council	D & O	\$803
Towing Company	Commercial Auto	\$8,663
Restaurant	Liquor Liability	\$400
Tree Service	General Liability	\$1,121
Sportsman's Club	Professional Liability	\$647
Billiards Room	General Liability	\$1,177
Event Planner	Commercial Auto	\$30,698
Towing Company	Commercial Auto	\$4,880
Church	Special Event	\$195
Non-Emergency Transportation	Commercial Auto	\$17,143

