

Tangram PROGRAM GUIDE

An At-A-Glance Look at our Programs

TANGRAM
Insurance Services



Animal Welfare

Organizations Served

- + Animal rescue groups
- + Equine and farm rescues
- + Wildlife rescue and rehabilitation centers
- + Trap, neuter, and release organizations
- + Animal sanctuaries
- + Animal shelters

Coverage Available

- + General liability insurance
- + Directors and officers insurance
- + Volunteer accidental medical insurance
- + Commercial auto insurance
- + Commercial property insurance
- + Equipment insurance
- + Food spoilage insurance
- + Insurance for animal relocation
- + Transmissible pathogen insurance
- + Veterinary services insurance



Captives

Businesses Served

- + Best-in-class businesses with favorable loss history, privately owned, financially strong and stable

Coverage Available

- + Workers' compensation



Social Services

Organizations Served

- + Clinics
- + Education
- + Foster care and adoption
- + Mental health
- + Shelters
- + Day care
- + Developmentally disabled
- + Group homes for kids
- + Religious organizations
- + Substance abuse centers

Coverage Available

- + Workers' compensation
- + Cyber security
- + Workplace Safety – Workplace violence
- + Workplace Safety – Active assailant exposures



Entertainment

Businesses Served

- + Production companies
- + Independent producers
- + Filmmaking companies
- + Music companies
- + Sports and leisure
- + Entertainers
- + Shell corporations of entertainers and entertainment professionals

Coverage Available

- + Errors and omissions
- + Equipment and auto rental
- + Special event liability insurance
- + Venue and tenant user liability



Franchise Equipment Dealers

Companies Served in the Following Classes

- + Construction equipment
- + Forklifts
- + Lift trucks
- + Agricultural equipment
- + Forestry equipment
- + Miscellaneous equipment
- + Material handling equipment
- + Rack, shelving and storage equipment
- + Conveyors
- + Warehouse equipment

Coverage Available

- + General liability
- + Property
- + Inland marine
- + Auto
- + Excess liability
- + Workers' compensation
- + Cyber



Janitorial & Building Services

Businesses Served

- + Commercial janitorial & custodial companies
- + Commercial & residential landscaping companies
- + Property managers
- + Residential cleaning companies
- + Carpet cleaners

Coverage Available

- + Workers' compensation
- + Cyber liability
- + Workplace violence



Portable Sanitation

Companies Served

- + Portable sanitation companies
- + Portable toilet rental companies
- + Septic-related companies

Coverage Available

- + Property
- + Inland marine
- + General liability
- + Auto
- + Umbrella
- + Workers' compensation



Personal Care & Assisted Living

Organizations Served

- + Assisted living homes
- + Adult foster homes
- + Adult family homes
- + Adult care homes
- + Personal care homes

Coverage Available

- + Employment practices liability insurance
- + Commercial auto
- + Workers' compensation



Kidnap, Ransom & Extortion

Organizations Served

- + Manufacturing and infrastructure
- + Schools and education institutions
- + Churches and missionaries
- + Individuals and personal coverage
- + High net worth individuals
- + Technology
- + Not for profit, including social services
- + Banking
- + Public entities
- + Hospitals
- + Journalists
- + Retail shops
- + Fortune 500 clients
- + Consulting services
- + Engineers

Coverage Available

- + Extortion
- + Detention
- + Hijack
- + Workplace violence
- + Active assailant, includes property liability
- + Child abduction
- + Disappearance
- + Threat response
- + Express kidnapping
- + Evacuation and repatriation
- + Hostage crisis
- + Business interruption



Security Guards

Organizations Served

- + Armed and unarmed security guards
- + Private patrol
- + Industrial/business parks
- + Office buildings
- + Construction sites
- + Private security
- + Retail
- + Executive protection

Coverage Available

- + General Liability
 - EPLI (available as an enhancement to the GL)
- + Workers' compensation



Propane & Fuel Dealers & Distributors

Companies Served

- + Fuel dealers and distributors
- + Wholesale gasoline operations
- + Bulk lubricant dealers and distributors
- + Gas stations with c-store risks
- + Wet fueling and fleet fueling risks
- + Diesel dealers and distributors

Coverage Available

- + General liability
- + Property
- + Inland marine
- + Auto
- + Workers' compensation
- + Excess
- + Cyber



Cyber

Organizations Served

- + Diverse Sectors

Coverage Available

- + Crisis management and fraud prevention expenses
- + Computer system extortion coverage
- + Crisis management
- + Fraud response
- + Public relations
- + Forensic/legal
- + System disruption business interruption
- + Data recovery expense