

# Our offering

## INDUSTRIES WE INSURE



REAL ESTATE  
9 CLASSES



MANUFACTURING  
289 CLASSES



WHOLESALE  
63 CLASSES



RETAIL  
55 CLASSES



SERVICES  
263 CLASSES



CONTRACTORS  
31 CLASSES

## PRODUCTS WE OFFER



PROPERTY

**\$10M**  
LOCATION TIV

**\$25M**  
SCHEDULE TIV

**\$750**  
MINIMUM  
PREMIUM



GENERAL LIABILITY

**\$2M**  
LIMIT<sup>1</sup>

**\$50M**  
REVENUE<sup>1</sup>

**\$750**  
MINIMUM  
PREMIUM



EXCESS

Up to  
**\$5M**  
LIMIT<sup>1</sup>

<sup>1</sup>Contractors: \$1M GL Limit, \$20M Payroll

OUR TARGET MARKET  
E&S for Small and  
Medium-sized enterprises

Powered by technology, data and expertise, Joyn is a Managing General Agency (“MGA”) providing E&S solutions to retail brokers in the highly fragmented U.S. Small and Middle Markets.



EQUIPMENT  
BREAKDOWN

NOW AVAILABLE  
ON OUR  
PROPERTY FORM

## Join Us! Let’s Talk!

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Joyn Insurance Services Inc. is a Delaware-domiciled, licensed producer, excess and surplus lines broker, and program manager that operates under its “Joyn”™ and “Joyn Insurance”™ brands. Joyn is an insurtech enterprise that underwrites commercial insurance in the small and middle markets. Not available in all states.

# Appetite by industry vertical

## REAL ESTATE

- ★ ■ Parking Lots & Garages
- Warehouse & mini warehouses
- Strip Malls & Shopping Centers
- Apartments (not including student housing, memory care, assisted living, or subsidized properties)
- Homeowners Associations & Property Managers
- Mixed Use Retail / Residential / Other
- Light Commercial & Industrial Properties
- Older and/or Frame Construction

## RETAIL

- ★ ■ Automotive Parts & Accessories Stores
- Beer, Wine, and Liquor Stores
- Convenience Stores & Gas Stations
- Pet and Pet Supplies Stores
- Restaurants
- Sporting Goods Stores
- Business Travel Hotels & Motels (not including resorts or casinos)
- Clothing & Accessories Stores
- E-Commerce
- Furniture Stores
- Grocery Stores
- Hardware, Paint and Other Building Supply Stores
- Miscellaneous Small Retail Stores

## WHOLESALE

- Beverages
- Clothing
- Grocery (not including perishables)
- Home Furnishings
- Office Equipment

## MANUFACTURING

- Apparel & Textiles
- Computer & Electronic Products
- Electrical Equipment & Components
- Fabricated Metal
- Food & Beverage (including Breweries & Distilleries)
- Leather & Allied Products Furniture (not including wood)
- Machinery
- Plastics (not including bags, films or foam)
- Printing & Related Activities

## SERVICES

- ★ ■ Automotive Repair Services & Car Washes
- Dry-cleaning & Laundry Services
- Fitness Centers, Health Clubs & Gyms
- Administrative & Support Services (not including religious organizations or social services)
- Financial Services & Institutions
- Janitorial Services
- Professional, Scientific & Technical Services
- Technical & Vocational Education Services

## CONTRACTORS\*

- ★ ■ Landscaping
- Electrical
- Drywall
- Flooring
- Painting
- Plumbing, Heating and Air

No appetite for contractors that perform work in the five boroughs of New York City plus Westchester, Rockland, Nassau and Suffolk counties. This applies to contractors domiciled in the surrounding areas (e.g. New Jersey or Connecticut) but who perform work in New York City.



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