

Acadia Insurance Program

Business Protection for Subcontractor Professionals



Purchasing insurance for your business can be costly and confusing, and Acadia Insurance has a solution, offering a cost-effective insurance program exclusively designed for subcontractors who are ASM members.

The ASM Program provides all lines of business insurance, including:

- ✓ Package
 - Property
 - Equipment
 - General Liability
(including availability of limited job site pollution, *GL Expansion Endorsement* including Waiver of Subrogation and Blanket Additional Insured where required by contract)
- ✓ Workers' Compensation
- ✓ Commercial Auto
- ✓ Inland Marine Equipment
- ✓ Umbrella Liability

The ASM Program offers:

- ✓ Competitive rates
- ✓ Convenient payment plans
- ✓ Claims and Loss control Professionals who are specialists in the Construction Industry
- ✓ All Lines Dividend Plan* with Solid Dividend History

Since the program's inception in 2003, Acadia has returned nearly \$8 million in dividends to qualifying members. A Dividend Fund is established for each Plan Year when the Group achieves a targeted loss ratio or better, and participating ASM members who also achieve this loss ratio will share in this Dividend Fund.



For more information

Contact your Acadia Agent,
OR call:

Erin Lyons
CROSS INSURANCE
Sponsoring Agent,
ASM Property & Casualty
Insurance Program
401 Edgewater Place, Suite 100
Wakefield, MA 01880



781.914.1058

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The Acadia Insurance Program endorsed by the Associated Subcontractors of Massachusetts is available to eligible ASM members through all independent agents who represent Acadia Insurance, including the sponsoring agent, Cross Insurance. For more information, please contact your local Acadia agent or check the Acadia website at www.acadiainsurance.com.



Photo courtesy Acadia Insurance

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* Dividends are based upon experience, are subject to Board approval, and the terms and conditions of the program. Dividends are not guaranteed. The amount of dividends paid in the past is not indicative of what may be payable in the future.