



INSURANCE & BENEFITS FOR LICA MEMBERS

At World, our team has been specializing in Insurance solutions for land improvement contractors for more than 30 years. We partner with carriers to offer products tailored to meet the needs of the LICA community.

Our deep carrier relationships allow us to provide you with the most comprehensive coverages available at the most competitive rates and terms.

THE WORLD DIFFERENCE

Our advisors understand the unique exposures associated with your business. We ensure you have a program specific to your needs and budget.

- Exposure identification and analysis
- Coverage and cost analysis
- Multiple A+ rated carriers in all 50 states
- Loss control services and safety training
- In-house claims advocacy plus 24-hour hotline
- Online certificate printing and policy summaries
- Direct access to your personal advisor

COMMERCIAL INSURANCE & BONDS

- Specialized commercial property
- General liability, excess, and umbrella
- Commercial auto and trucking; inland marine
- Equipment breakdown
- Contractors' pollution liability (upset/overturn)
- Contractors' Errors & Omissions liability
- Management liability (Crime, EPLI, Fiduciary)
- Cyber liability
- Workers' compensation

SURETY & FIDELITY BONDS

- \$1,000 to \$500 million licensed in all 50 states
- A.M. Best "A" rated, U.S. Treasury-listed sureties
- Bid, performance, payment, maintenance, and completion, license/permit, court, probate

401(k) RETIREMENT PLANS

- Exclusive Multiple Employer Aggregation Program (MEAP)
- Reduced administrative costs
- Attract and retain key employees
- Outsource complicated administrative duties
- Fiduciary protection for trustees (DOL/IRS)
- Education support for participants
- Fortune 100 partner: Lincoln Financial

GROUP HEALTH PLANS

- Competitive rates
- Two participants minimum
- Multiple plan design options
- Multiple provider networks in all 50 states
- Dental and vision plans available
- Supplemental benefits available

PAYROLL & HR SOLUTIONS

- Exclusive discounted member pricing
- Payroll and tax administration
- Integration with workers' compensation
- Time & attendance, helps control labor costs
- Reduce HR administration tasks
- Industry leading HR technology

Endorsed by national LICA – Call or email for a free quote:

(201) 559 8157 | mikecoughlin@worldinsurance.com

WORLDINSURANCE.COM

Certain insurance products and services may be unavailable in certain states. Specific Terms and Conditions of coverages are as specified in the insurance policy so read your policy and declaration page in detail, including all endorsements. World Insurance may receive compensation in the form of commissions, overrides and other compensation pursuant to carrier agreements for coverages placed.