



SEPTIC CONTRACTORS
MINNESOTA ONSITE
WASTEWATER ASSOCIATION

Committed to the small commercial market, Arrowhead and QBE have joined forces to deliver innovative risk management products and services.

Key capabilities:

Specially designed for the Minnesota Onsite Wastewater Association, this insurance program provides members broad, comprehensive coverage at competitive rates, along with potential savings via a safety dividend plan.

Products Available

- General Liability
- Property
- Auto
- Workers Compensation
- Umbrella
- Inland Marine

Annual premium dividend plan

Must be a MOWA member.

Who we are

Experienced in writing insurance policies for small-to-medium business for more than 90 years, QBE has named Arrowhead General Insurance Agency, Inc. as their program administrator. QBE is rated "A" (Excellent) by insurance analyst A.M. Best.

Arrowhead offers BOP and other commercial insurance solutions to MOWA through Overland Insurance.

Coverages

- Business Personal Property Coverage (Tools and Equipment)
- Blanket Additional Insured w/ primary non-contributing
- Blanket Waiver of Subrogation
- Builders Risk
- Contractors E & O
- Contractors Equipment
- Cyber Liability
- Employment Practices Liability
- Installation Floater
- Newly Acquired Tools and Equipment
- Office Trailers and Contents
- Primary & Non-Contributory - Other Insurance Condition
- Data Compromise

Dividend History

2019: 20%

2020: 13%

*safety dividends are not guaranteed.

To find out more reach out to your BDL:
www.ArrowheadGrp.com/products/core-commercial/resources#leadership