Insurance for Services

Maintaining a high standard of service requires a provider who protects your equipment, your property, and your reputation. We provide specialized insurance solutions designed for the unique operational needs of service providers across the Northwest.

Reliable Protection for the Service Industry

From specialized cleaning services to technical repair operations, service businesses are the backbone of the Northwest economy. We offer tailored insurance solutions that address the specific risks of your trade, providing the peace of mind to keep your business moving forward.

Target Classes

- Carpet, Rug or Upholstery Cleaning
- Laboratories – Research, Development or Testing
- Office Machines or Appliances – Installation, Inspection, Adjustment or Repair
- Portable Toilet Rental
- Septic Tank Systems – Cleaning
- Water Softening Equipment – Installation, Servicing or Repair

Coverages

Our services policies include a full spectrum of coverages designed to meet the specific demands of your industry, many of which can be customized to your individual operation. These coverage options are examples. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued.

Property

Comprehensive protection for your buildings and physical assets.

Learn more >

General Liability

Protection against third-party claims of bodily injury, property damage, and personal injury arising from your operations.

Learn more >

Learn more >

Commercial Auto

Reliable coverage for your service vehicles, including liability and physical damage protection.

Learn more >

Inland Marine

Coverage for your mobile equipment and tools while in transit or at a customer's location.

Learn more >

Umbrella

High-limit liability protection providing an extra layer of security above your primary policies.

Learn more >

The BNP Advantage

We understand that you have choices when it comes to insurance. Experience the Berkley North Pacific (BNP) advantage to provide your clients with top-of-the-line service. The BNP advantage lies in our commitment to underwriting expertise, responsiveness, flexibility, and exceptional claims services. With local leadership, conversational underwriting, and responsive claims services, we truly are relationship driven.

Outstanding Responsiveness

Our flat operating structure strategically places our decision makers within our territory to make quick and efficient decisions. Our underwriting teams are known for responding quickly, with most new business email inquiries and voicemails receiving a response within 8 business hours. This responsiveness continues throughout the

relationship, with most policyholders and claimants being contacted within just 4 business hours of a claim being set up.

Conversational Underwriting

Our underwriting philosophy encourages direct dialog, allowing us to get a better understanding of every account and improved quote and bind ratios. You are assigned a single, dedicated underwriter for both new and renewal business to provide consistency and a personal touch. We collaborate strategically with agents to deliver tailored solutions, even for risks that other insurance providers might dismiss.

Claims Resolution Focus

We contact most of our policyholders and claimants within just 4 business hours of a claim being set up. Our customers speak directly with representatives via direct phone numbers, avoiding complicated phone trees.

Unmatched Customer Experience

Our focus on service shows. Over the past four years, 97% of BNP policyholder survey respondents who had a claim ranked their experience as exceeding expectations. Since 2019, more than 90% of policyholder survey respondents who had a claim said they would recommend BNP to a friend or colleague. And, if a claim does occur, our claims team provides direct phone numbers, allowing you to speak with your representative immediately without navigating a phone tree.

Learn More About Us >

How can we help you?

Pay Bill

We offer multiple billing options — from our online payment system, to pay by phone, to EFT. Find the payment option that fits your business.

Report Claim

When the unexpected happens, we're here. Report your claim quickly through our portal to connect with a local claims professional who will guide you every step of the way.

Find An Agent

Connect with a local independent agent who understands the nuances of the Northwest and can help to tailor a BNP solution specifically for you.