



Reneé S. Cooley CIC, CPIW



Reneé began her insurance career in 1996 at BlueCross BlueShield of Vermont, reviewing ancillary provider contracts. She joined the NEEE, Ltd. team in 2002 as Brokerage Manager, handling all lines of business with an emphasis on Professional Liability.

Dedicated to increasing her industry proficiency, Reneé earned her CIC designation in 2009 followed by her CPIW designation in 2010.

In addition to brokering Professional products, in 2012 Reneé greatly expanded her Commercial Lines underwriting authority.

Reneé specializes in risks for:

- Flood Program
- Architects & Engineers
- Environmental Contractors & Consultants
- Habitational
- Liquor Liability
- Miscellaneous E&O
- Artisan Contractors
- Restaurant Packages

Reneé S. Cooley

Sr. Commercial Underwriter & Professional Lines Team Lead

Direct: 802-661-5433

rcooley@neee.com

[Connect with me on LinkedIn](#)

[Connect with me on Facebook](#)

Private Flood Program

Private Primary and Excess for Residential, Commercial and Condominiums Buildings. See our [Flood Program](#) for more information.

Architects & Engineers

Coverage tailored for design firms and projects of all sizes, and provided for the full range of A&E exposures, from the most hazardous to the least. I consider excess of project-specific insurance and can provide up to \$25 million in limits. In many cases there are no exclusions for pollution, asbestos or terrorism.

Environmental Contractors & Consultants

Policy highlights include Combined Occurrence Form GL and Contractors Pollution Liability; OR Monoline Contractors Pollution Liability (if insured has separate CGL coverage); Nose Coverage and Prior Acts Available; Defense costs can be in addition to or included in policy limits; First Dollar Defense Option. Classes include Asbestos or Lead Abatement, Hazardous Materials, Remediation for Liquid Waste/Mold/PCB/Radon/Soil, Waste Brokers and many more.

Habitational

Habitational risks come in all shapes and sizes - condominiums, apartment buildings, risks with fitness facilities, communal pools, access to parks and playgrounds, on-site social clubs, attached retail space, one-family or multi-family dwellings, government subsidized and more. I'll work hard to find your clients the right coverage at the right price.

Liquor Liability

Your client may be held liable for the actions of intoxicated or underage persons they serve. I have experience with these risks and write Restaurants, Bars, Taverns, Hotels/Motels, Nightclubs, Social Clubs, Delis, Pizzerias, Caterers, Package Stores and more. I offer expense costs outside policy limits; A&B coverage; automatic coverage for the liquor license holder as an Additional insured; separate Liquor Liability limit from the GL limit; and no deductibles.

Admitted market available in VT & NH. Non-admitted avail. in other states.

Miscellaneous E&O—Professional Office Package

Multiple markets (and over 100 classes) providing coverage for Defense outside the limits; Personal injury; Full prior acts (1st time purchasers, select classes); Pre 7 post judgment interest; Punitive damages where insurable by law; Intellectual property (select classes); and \$0 deductible (most risks).

Artisan Contractors

I consider most Artisan Contractor classes, and write experienced new ventures; townhouse or residential condo projects up to 10 units; and General Contractors with \$1M or less in annual gross sales. I offer low minimum premiums on Office Contents and Blanket Additional Insureds, and entertain Contractors Equipment Coverage and Installation Floaters. For a quick quote send me a [Contractors Supplemental Application](#).

Restaurant Packages

As a package I have coverage for GL, Liquor Liability, Property, Crime, EPL and Equipment Breakdown (which includes a \$250K sublimit for food spoilage). In addition, I offer coverage for Non Owned and Hired Auto; A&B, Business Income; Wind and Hail; and Value Plus Endorsement.

I look forward to assisting with your accounts!