



INTRODUCING **Zachary Schmoll**



Zak double majored in Business Administration and Statistics, graduating from the University of Vermont in 2013 with a 3.9 GPA. During his time at the university, he was inducted into honor societies Beta Gamma Sigma and Phi Beta Kappa.

Shortly after graduation, Zak began his insurance career in the area of Excess & Surplus with NEEE, Ltd.

A valued member of our Commercial Lines team, Zak is very knowledgeable in risks for:


- Habitational—Multi Family
- Liquor Liability
- Artisan Contractors
- Logging & Lumbering
- Restaurants/Bars/Taverns
- Business & Public Auto

Zachary Schmoll

Commercial Lines Underwriter

Direct: 802-661-5442

zschmoll@neee.com

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Habitational—Multi Family Dwellings

I have experience with these risks and will work hard to find your client the right coverage at the right price. I consider new purchases, risks with no prior insurance, investors with large schedules of properties, property under renovation, building replacement cost, special cause of loss, loss of income (including loss of rents), equipment breakdown and functional building valuation. I can write monoline liability, monoline property and packages.

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 Liquor Liability market available in Vermont and New Hampshire. Non-admitted available for other states.

Artisan Contractors

I consider most Artisan Contractor classes, and am especially successful with seasonal classes such as painters, landscape gardeners and carpenters. I offer low minimum premiums and will entertain Contractors Equipment Coverage and Installation Floaters.

For a quick quote send me a [Contractors Supplemental Application](#)

Logging & Lumbering

I accommodate loggers and logging equipment such as chippers, loaders, delimiters, excavators, portable sawmills, skidders, feller bunchers, tractors and more. I write mono-line or as a package with \$500 non-admitted and \$750 admitted premiums on large schedules or single unit risks. I'm very competitive—send me your risks to quote and do a comparison!

Restaurants/Bars/Taverns

Let me tap into your Restaurant, Bar and Tavern accounts. I'll work closely with you to provide the best quotes, terms and binders for these unique risks, and will consider replacement cost, mechanical/equipment breakdown and business interruption insurance. With or without losses.

Business & Public Auto

I write many classes—Children's Transport, Contractor Vehicles, Taxis, Limos, Trucks, Towing Operations, and even unusual risks such as Ammonium Nitrate Transporters, Double Decker Buses, Hazmat Transporters and more. Short term policies available!

I look forward to working with you!