



## Commercial Umbrella — Commercial Liability

Our Commercial Umbrella targets low to medium hazard, premises driven accounts. In order to further clarify, please consult the Eligibility Index-Excess. Use the class code of the predominate operation to determine eligibility. Quotes are available on an admitted basis in 33 states.



### The HIT ZONE – Our highest hit ratio

- 🚫 Hazard Group “1” within the Eligibility Index - Excess
- 🚫 Auto exposure limited to Private Passenger vehicles or light trucks and no more than 5 units
- 🚫 No losses/claims incurred in the past 3 years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Hazard Group “2” and “3” on the Eligibility Index-Excess
- ▶ Attachment point of \$1,000,000 for all coverages
- ▶ For Auto Exposures, no more than 25 units

### PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ No Self-Insured Retention
- ▶ Competitive Minimum Premiums
- ▶ Ability to consider coverage over underlying carriers rated B++ or better
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ No Liability Deductible



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### INELIGIBLE RISKS

- ▶ Those classes of business marked with an "X" on the Underwriting Eligibility Index-Excess
- ▶ Accounts with heavy or extra heavy units
- ▶ Any underlying carrier not rated B++ or better by A.M. Best
- ▶ Livery operations
- ▶ Any account in Alaska, Louisiana or West Virginia
- ▶ Contractors are ineligible in California and Colorado

### AVAILABLE LIMITS

- ▶ Customer Authority - \$5,000,000 is available via the Internet
- ▶ Home Office - \$5,000,000
- ▶ In Alabama & Mississippi our maximum company limit is \$1,000,000
- ▶ For Habitational accounts that are over 3 stories, our maximum limit is \$3,000,000
- ▶ For Habitational accounts that are over 7 stories, our maximum limit is \$1,000,000

### SUBMISSION REQUIREMENTS:

- ▶ Our Commercial Umbrella Application or equivalent
- ▶ Our Supplemental Application or equivalent for construction exposures
- ▶ Representation of incurred loss experience for the past three (3) years