

# USLI COMMERCIAL EXCESS AND UMBRELLA PRODUCT

- ⦿ Risks written with any carrier rated B++ or better by A.M. Best
- ⦿ Risks eligible for USLI primary coverage, as well as risks larger than what we can consider on a primary basis, are eligible for commercial excess and umbrella
  - ▶ Attachment point starting at \$500,000
  - ▶ Top classes we write commercial excess coverage over:



Artisan/Trade contractors	Habitational exposures	Office buildings	Vacant buildings
Child care	Lessor's risk only	Restaurants	Vacant land
Condo homeowners	Main street mercantile	Social services	

## PRODUCT ADVANTAGES

- ▶ No self-insured retention
- ▶ Provides follow form coverage
- ▶ Competitive minimum premiums
- ▶ Admitted in most states
- ▶ Ability to provide one policy over multiple underlying policies
- ▶ Ability to write over auto liability and employers' liability coverages

## AVAILABLE LIMITS

- ▶ \$1 million to \$5 million limits available
- ▶ \$1 million for risks located in Alabama or Mississippi

## BUSINESS RESOURCE CENTER

Provides centralized access to business-solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

Visit [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions.

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Primary underlying carrier is rated below B++
- ▶ Foreign domiciled primary underlying carriers (except for Lloyds of London)
- ▶ Artisan/Trade contractors located in Alaska, Colorado, Louisiana or West Virginia

**Quote online or call 888-875-5218**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.