



COMMERCIAL EXCESS LIABILITY

WORKING TOGETHER TO FIND A SOLUTION FOR YOUR CLIENTS' UNIQUE NEEDS.

Do you have clients facing complex liability exposures because of their high-risk businesses? You may have a client with a complicated claims history who struggles to secure anything beyond standard general liability policy limits. At DeCotis, we work with AM Best A-rated markets that offer various Excess Liability coverages on an unsupported basis at a lead, buffer, or high attachment point.

LIMITS

Up to \$10 million in capacity (higher limits available on a layered basis)
Follow-form Excess Policy over Occurrence or Claims-Made forms
Supported or unsupported

HAVE YOUR HEARD?

DeCotis offers Excess over General Liability, Auto Liability, Errors & Omissions, Employee Benefits Liability, and Employers Liability.

EXCESS GENERAL LIABILITY

Target risks include those associated with construction, real estate, importers, distributors, and product manufacturers.

UNDERLYING REQUIREMENTS:

- General Liability: \$500,000 for limits up to \$5 million; \$1 million / \$2 million / \$1 million for higher limits
- Automobile Liability: \$1 million Combined Single Limit (CSL)
- Employers Liability: \$500,000 / \$500,000 / \$500,000
- Liquor Liability: \$1 million / \$1 million

TARGET CLASSES:

- Apartments and condominiums
- Cannabis cultivation and distribution
- Contractors (general contractors, roofers, carpentry, excavation, etc.)
- Firearms manufacturers and distributors
- Lessors risk
- Oil and gas operations
- Real estate development properties
- Recreational facilities and resorts
- Security guards
- Small-to-midsize auto fleets
- Special events
- Warehouses



COMMERCIAL EXCESS LIABILITY

EXCESS PROFESSIONAL & MANAGEMENT LIABILITY

This includes follow-form Excess Errors & Omissions, Directors & Officers (D&O), Employment Practices Liability (EPL), and Fiduciary Liability.

COVERAGE HIGHLIGHTS:

- Excess limits up to \$5 million
- Claims-Made Excess Professional Liability
- Excess follow-form
- Non-admitted paper

TARGET CLASSES:

- Allied health care
- Social services
- Miscellaneous Errors & Omissions
- Nonprofit D&O and EPL

EXCESS GENERAL LIABILITY

Designed for small-to-midsize automotive businesses* and companies that service vehicles left in their custody.

COVERAGE HIGHLIGHTS:

- Limits up to \$5 million
- Follow-form Excess Policy
- Underlying Requirements:
 - » Automobile Liability: \$1 million CSL
 - » General Liability: \$1 million / \$2 million / \$1 million

TARGET CLASSES:

- Standalone Excess Auto
- Appliance delivery, Auto delivery services
- Last-mile package delivery or courier services
- Contractor auto fleets
- Energy, oil, and gas auto fleets, including tractor-trailer fleets
- Freight forwarders
- Pilot car services
- Trucking (short- or long-haul trucking, for-hire trucking)
- Third-party logistics services
- Tractor-trailer fleets
- Towing fleets
- Warehousing operation

**We will consider accounts with challenging underwriting characteristics, such as those that have not been renewed, have a poor loss history, are new ventures, or have high-risk operations.*

ACCEPTABLE PRIMARY CARRIERS

Lloyds and others with a minimum AM Best B++ rating

STATES

AZ, CO, CT, DC, DE, FL, GA, MA, MD, ME, NC, NH, NJ, NM, NY, OK, PA, RI, SC, TX, VA, VT

SUBMISSION REQUIREMENTS

We will accept ACORD applications and three years' loss history. Email submissions to Quotes@Decotis.com.

