

# 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

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888.845.1637 OR VISIT APOGEEINSGROUP.COM.**

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