

## CASUALTY SOLUTIONS FOR SPECIALTY CORE RISKS

When your clients choose Westchester Casualty, they get more than an insurance policy. They get casualty solutions for their U.S.-based company's complex operations. The Westchester Specialty Core department brings unique underwriting expertise in General Liability and Umbrella coverage in select cases. Your clients may be able to get policies that provide liability coverage with program structures including guaranteed cost, SIR's or non-collateralized deductibles.

<b>Preferred Client Characteristics</b>	<ul style="list-style-type: none"><li>• Low frequency, high severity loss exposures</li><li>• Stand Alone General Liability</li><li>• Small deductible (\$1,000 to \$25,000) or SIR (\$10,000 up)</li><li>• Complex risks requiring solution based underwriting for heavy premises and/or non-consumer product exposures</li><li>• Risks generating at least \$25,000 in primary premium</li></ul>
<b>Enhancements Available</b>	<ul style="list-style-type: none"><li>• General Liability limits up to \$2 million per occurrence/claim</li><li>• Per Location Aggregate limit</li><li>• Current ISO form with modified coverage parts</li><li>• Occurrence or Claims Made</li><li>• Admitted or Non-Admitted paper available in all States</li><li>• Blanket Additional Insured flexibility</li><li>• Liquor Liability offered where needed</li><li>• For certain risks, Guaranteed Cost is available</li><li>• Discontinued Products solution for exposures arising from mergers, acquisitions, division closings or discontinued product lines provided on our Legacy Liability form</li><li>• Product coverage for the U.S. importer of foreign manufactured product provided on our Foreign Supplier Liability form</li></ul>

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