

## COMMERCIAL UMBRELLA

Every day businesses are faced with mitigating some type of new liability risk and defending potential litigation. For that reason, purchasing a liability umbrella policy is coverage that no business should go without. Provide your clients with added liability protection and alleviate their concerns about losing income or assets. Westchester Binding provides lead umbrella coverage for smaller accounts.

### Product Highlights

Umbrella coverage over general liability, auto liability, employer liability and liquor liability policies.

### Key Advantages

- Policy limits up to \$5 million\*
- \$500 minimum premium per layer
- Policy premium up to \$10,000
- Available as standalone or over our Westchester Binding Commercial Products
- Written on admitted paper
- Product available in 47 states and the District of Columbia (except Alaska, Louisiana and Vermont)
- Over 260 classes available

*\*For risk outside of the maximum limits/premium and/or appetite, please contact the underwriter for review/referral.*

### Limits Available

- General Liability
  - \$1 million per occurrence
  - \$2 million general aggregate
  - \$1 million products-completed operations aggregate
  - \$1 million personal & advertising injury

### Minimum Underlying Requirements

- Employee Benefits Liability: \$1 million general aggregate
- Auto Liability: \$1 million combined Single Limit
- Employers Liability: \$500,000 each accident, \$500,000 disease-policy limit, and \$500,000 disease-each employee

- Liquor Liability: \$1 million each common cause or each occurrence/\$1 million general aggregate
- All underlying carriers must be rated A-VI or better by A.M. Best
- All policies must provide defense costs in addition to the limits (Defense Outside)

### Target Client

All Standard Classes of Business, including:

- Commercial & Habitational Real Estate
- Homeowners & Condominium Associations
- Hotels/Motels
- Professional Offices
- Restaurants
- Retail Trade
- Service Industry
- Artisan Contractors
- Bowling Centers

### Restricted Classes or Industries

All Standard Classes of Business, including:

- Aviation products
- Energy (including fuel oil dealers)
- Healthcare
- Trucking and Transportation
- Pharmaceuticals & Nutraceuticals
- Professional liability
- Nursing Homes

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