

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 Small Business provides lead umbrella coverage for smaller accounts.

Product Highlights

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

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 Small Business Products
- Written on admitted paper
- Product available in 46 states and the District of Columbia (except Alaska, Hawaii, 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.*

Minimum Underlying Requirements

- General Liability
 - \$1 million per occurrence
 - \$2 million general aggregate
 - \$1 million products-completed operations aggregate
- Auto Liability
 - \$1 million combined single limit
- Employers Liability
 - \$500,000 Bodily Injury by accident – per accident limit
 - \$500,000 Bodily Injury by disease – policy limit
 - \$500,000 Bodily Injury by disease – each employee limit

Minimum Underlying Requirements

- Auto Liability: \$1 million combined Single Limit
- Employers Liability: \$500,000 each accident, \$500,000 disease-policy limit, and \$500,000 disease-each employee
- All underlying carriers must be rated B++ 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
- Artisan Contractors
- Professional Offices
- Restaurants
- Retail Trade
- Service Industry

Restricted Classes or Industries

All Standard Classes of Business, including:

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

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ff.westchester.com

or contact your Small Business Underwriter today!

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