

EXCESS COMMERCIAL GENERAL LIABILITY PRODUCT

- ⦿ Risks written with any carrier rated B++ or better by A.M. Best
- ⦿ Risks eligible for USLI primary coverage are eligible for commercial excess
 - ▶ Attachment point of \$500,000
 - ▶ Top classes 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

AVAILABLE LIMITS

\$1,000,000 – \$5,000,000 limits available

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

See www.usli.com/brc 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)
- ▶ Risk is not eligible for primary coverage with USLI
- ▶ Artisan/Trade contractors located in AK, CA, CO, LA or WV

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

