

Commercial Umbrella Product



- © Primary underlying carrier is A.M. Best rated B++ or better
- © Risks that meet USLI eligibility on a primary basis
- © Attachment point of:
 - ▶ \$1,000,000 for general liability
 - ▶ \$500,000 for employers' liability
 - ▶ \$1,000,000 for commercial auto liability

SUBJECT TO UNDERWRITING REVIEW

- ▶ Up to three losses in excess of \$10,000 or any one loss in excess of \$50,000 for any line of business

AVAILABLE LIMITS

- ▶ Umbrella limits up to \$5,000,000 (except applicants located in AL or MS - \$1,000,000)



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MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Primary underlying carrier is not rated B++ or better
- ▶ Foreign domiciled primary underlying carriers (except for Lloyds of London)
- ▶ Exposure to heavy or extra heavy vehicles
- ▶ Livery operations (transportation of people)

Note: Ineligible risk characteristics include, but are not limited to those listed above

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 broker. A specimen policy is available from an agent of the company. Your actual policy conditions may be amended by endorsement or affected by state laws.

