

Tailor your  
excess insurance  
program in one  
easy-to-manage  
policy.

# Agents' Umbrella

Written *by* agents  
*for* agents.

## Coverage Highlights

### Full commercial umbrella coverage

- 10M+ limits available
- Limits up to 15M may be available subject to underwriting
- Combined occurrence / claims made coverage in one excess policy

### Excess over underlying

- Agents E&O
- BOP/GL
- Commercial Auto
- Employers' Liability (Not available in NY)  
*Minimum primary coverage required GL/BOP and Agents/Brokers E&O*

### Program Features

- Full prior acts available
- Broad list of acceptable underlying carriers
- Coverage for Agents/Brokers built to follow form over standard primary E&O policy coverage
- Defense Expense in addition when primary E&O Defense is in addition

### Additional Options

- Option to eliminate the SIR (where permitted by law)
- Option to add Mutual Funds or Variable Annuities coverage
- Option to add Excess Employment Practices Liability (EPLI) up to \$2,000,000
- Option to add Excess Employee Benefits Liability

### Simplified Staff Pricing for Smaller Accounts

- Available for agencies with less than 9 employees and less than 6 vehicles
- Limits up to \$3,000,000  
*Staff Rating availability subject to Underwriting guidelines*



*Affordable premiums  
and flexible payment  
plans available.*



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INSURANCE

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