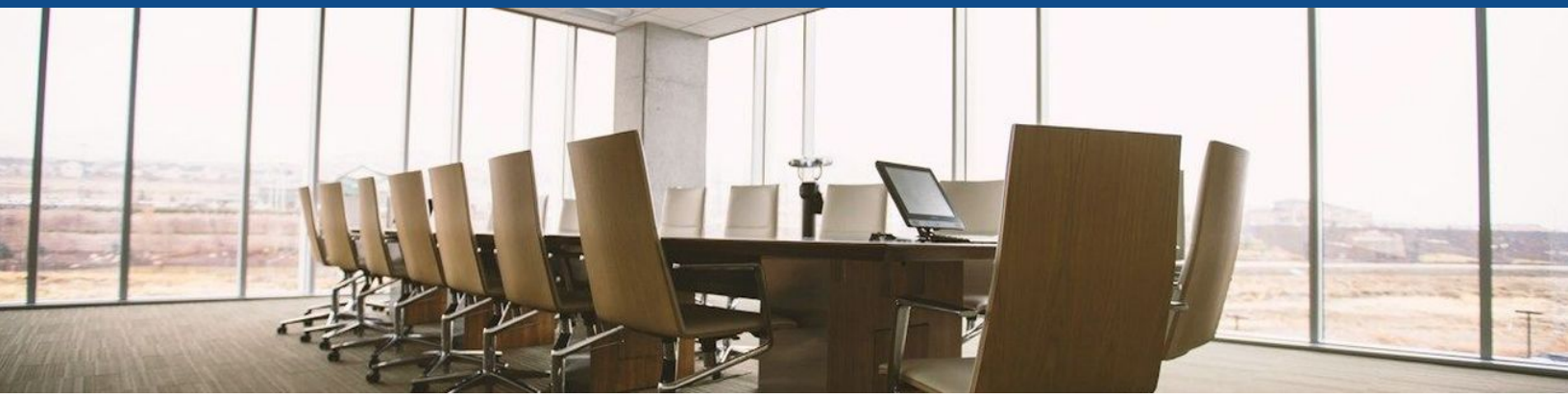
Excess / Umbrella Insurance (Commercial)

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



OVERVIEW

A commercial umbrella adds liability limits on top of your general liability, commercial auto and employers liability policies. A single serious accident or lawsuit can exceed a $1,000,000 primary limit, and many contracts require $2,000,000 to $5,000,000 or more. An umbrella is usually the least expensive way to buy those higher limits.

WHAT'S COVERED

Higher limits
Extra limits above your primary liability policies.

Auto liability
Sits over your commercial auto for serious crashes.

General liability
Extra limits for premises and products claims.

Employers liability
Sits over the liability part of workers comp.

Contract requirements
Meets owner and GC limit requirements.

Drop-down coverage
Some umbrellas cover certain claims the primary policy does not, above a retention.

Good to know

The umbrella only follows what your underlying policies cover, so gaps in primary coverage carry up to the umbrella. Carriers require minimum underlying limits, usually $1,000,000.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Anything excluded on the underlying policies
- × Professional liability
- × Pollution on most forms

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Declarations pages of all underlying policies
- Vehicle count and driver list
- Contract limit requirements
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/excess-umbrella-commercial/

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