

# Unsupported Excess Liability

When you need excess liability protection, you want a strong, reliable partner. AmTrust E&S's Follow Form Excess coverage offers your clients extra protection with flexible limits up to \$25 million. Our knowledgeable, experienced underwriters can respond quickly, providing you convenient one-stop shopping.



## Wholesale-only Distribution

through limited authorized wholesalers



## Superior Underwriting

solution-focused, customer service experts



## EZ Rating System

allows ease of use

877.528.7878

[www.amtrustes.com](http://www.amtrustes.com)

## General Casualty

### Policy Limits / Capacity

- Up to \$25 million capacity with target deployment of \$5M and \$10M limits
- Targeting lower layers excess of the Lead Umbrella

### Basis of Coverage

- ISO Follow Form Excess Policy Occurrence triggers

### Premium Thresholds

- \$25,000 Minimum Policy Premium

### Minimum Underlying Requirements

- Underlying carriers must have an A.M. Best rating of "A-", FSC VII, or better
- \$5,000,000 Umbrella/Excess Liability Excess of Minimum Primary:
  - o General Liability: \$1 million / \$2 million / \$2 million
  - o Automobile Liability: \$1 million CSL
  - o Liquor Liability: \$1 million / \$2 million
  - o Employers Liability: \$500,000 / \$500,000 / \$500,000
  - o Employee Benefits: \$1 million / \$1 million: Claims Made or Occurrence

### Submission Requirements

- ACORD Commercial Insurance Application and Excess/Umbrella Application, as well as a Commercial General Liability Application with a complete Description of Operations
- Auto Fleet breakout by vehicle type, including radius of operations, commodities hauled and drivers list
- Copy of underlying carrier quote letters
- Minimum five years of currently valued company loss runs for all underlying coverages, with a description of large losses in excess of \$250,000

### Appetite & Availability

Our excess product was designed to complement our niche primary business, targeting a broad range of hard-to-place commercial exposures:

- Construction Equipment
- Compressors, pumps and valves
- Distributors - General Electrical components and equipment
- Industrial machinery and equipment Instruments: process, control, analytic and diagnostic
- Agriculture
- Food/Beverage/Seafood/Meat
- Machinery manufacturers including conveyor systems, material handling, agricultural, recycling and waste management
- Plastic, rubber or metal supply goods
- Steel products: fabrication, pipe and tubing
- Textiles



## Premises-Related Exposures:

- Habitational
  - Less than 10% Affordable Housing/Senior Living/ Student Housing
- Condominium Associations
- Office Buildings and Industrial Parks
- Lessors Risk Schedules
- Restaurants and High End Lounges targeting <35% liquor receipts
- Resorts and Hotels
- Theaters and other venues
- Wholesale distributors
- Warehousing
- Retail

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Approved in all 50 states, our products are distributed exclusively through a select number of licensed and contracted Excess and Surplus brokers.