

Umbrella Liability for Business

Umbrella policies offer additional protection for catastrophes, unusual exposures, and additional liability limits beyond underlying insurance coverages.

- High limits – Affordable protection of \$1,000,000 or more for each occurrence in excess of the underlying insurance.
- Broad coverage – Protection goes beyond the scope of limits provided by the underlying coverage.
- Legal costs in addition to limits – Legal defense costs are covered in addition to the umbrella limits of liability.
- Legal defense from the first dollar – If the underlying policy does not provide this protection, legal defense and settlement costs are covered from the first dollar.

Umbrellas Can Also Include:

- Coverage for tenants' property damage liability
- Medical Payments
- Expanded Fire Damage – Coverage is extended to apply not only as a result of fire, but also explosion, release of smoke from an unfriendly fire, or sprinkler leakage incidents
- Coverage is provided for additional insureds when required by written contract
- Extended Property Damage – coverage is provided for bodily injury and property damage resulting from the use of reasonable force to protect persons or property
- Additional insured status is extended to employees who provide professional health services when this exposure is incidental

Our umbrella policies can be designed to meet your specific needs for a well-rounded business insurance program.