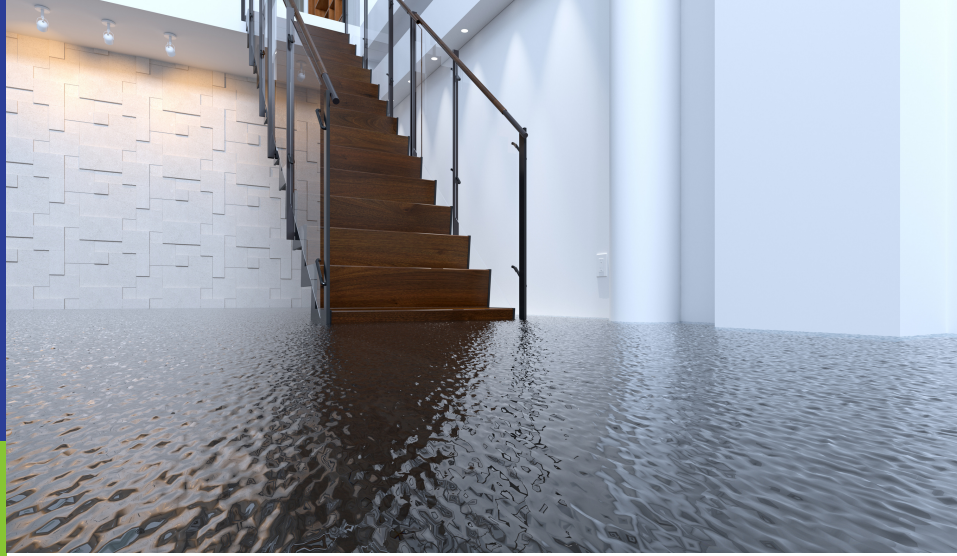


Mitigate Your Risks with a **Excess Liability or Umbrella Policy**

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Why do you need an Excess Liability or Umbrella Policy?

For so many businesses, a General Liability Policy is not enough to protect them from catastrophic losses. An Excess Liability or Umbrella Policy kicks in to cover your claim after you hit your limit on your existing policies. Whether you're relying on General Liability, Professional Liability, or another policy, if your policy can't cover all of your losses, an Excess Liability or Umbrella Policy can make up the difference.

Policy features may vary by carrier.

What Does an Excess Liability or Umbrella Policy Cover?



Higher Limits

When facing the most devastating losses, some small businesses cannot rely solely on their existing coverages to mitigate all of their risks. Excess Liability Policies can help by providing additional limits above those covered by the underlying policy. Without an Excess Liability Policy, your business remains responsible for the cost of any claim that falls above the limit of your underlying policy. An Excess Liability Policy provides business owners with the invaluable peace of mind that they are insulated from the financial cost of even the most disastrous losses.



Additional Scope of Coverage

Even if your existing liability policies provide your business with a high enough limit to cover your losses, your business could still be vulnerable. For instance, if your business sustains losses through an incident that is not covered by your underlying policies, your business might still be on the hook for the damages. Without the proper coverages, your business could be devastated by mounting legal fees, medical bills, damage expenses, and more that might not be covered by your existing policies. By adding a Commercial Umbrella Policy to your coverages, you can expand the scope of your underlying policies, providing your business with an additional line of defense against catastrophic losses.

Is your business adequately covered?



40% of businesses will file an insurance claim over 10 years of operating.