

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 20M 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

#### Optional Personal Umbrella Endorsement *(not available in TX or WI)*

- Option to add Personal Umbrella endorsement for entity principals
- Limits available up to \$5,000,000, not to exceed the Commercial Umbrella limit.

#### 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*

Contact [Donna Goncalves](#) or [Sara Morin](#) to get a quote today!



*Affordable premiums and flexible payment plans available.*



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