



## Excess/Umbrella Liability

### Capacity

- \$5,000,000 Excess or Umbrella
- Supported or Unsupported

### Target Market

- Accounts purchasing \$15,000,000 or less in Excess capacity
- Century can offer placements anywhere within the limit tower

### Underlying Limits Required:

#### General Liability-

\$1,000,000 Each Occurrence / \$2,000,000 General Aggregate

#### Auto Liability-

\$1,000,000 Combined Single Limit

Excess over auto only eligible for small fleets (less than 20) of non-heavy vehicles when written in conjunction with excess over casualty

#### Employers Liability-

\$500,000 Each Accident/Each Employee/Policy Limit

*Underlying carriers must have an AM Best Rating of A- VII or better*

### Minimum Premiums

- As low as \$750 per \$1,000,000

### Liquor Liability Requirements

- Accounts with annual liquor receipts or \$1,000,000 or less
- Liquor receipts being 40% or less of total receipts
- States with ISO liquor liability grade < 7

### State Availability

- Available in all states except Missouri, Washington and West Virginia. All programs except contractors available in Colorado.

### Excess/Umbrella Target Classes

- Apartments, Condominiums or Townhomes
- Dwellings - Lessor's Risk Only
- Restaurants\*
- Farms With Or Without Livestock
- Schools – Trade Or Vocational
- Convenience Stores Or Stores
- Artisan Contractors
- Lessor's Risk
- Roofing - Commercial (\$1M max. limit)
- Plastic Or Rubber Goods Manufacturing
- Mercantile Risk
- Warehouses
- Beverage Distributors
- Automobile Repair Or Service Shops
- Land Or Vacant Land
- Offices and Banks
- Auctioneers
- Real Estate Property Managed
- Landscaping
- Beauty Shops, Nail Salons
- Campgrounds

\*Excess/Umbrella is again open to writing restaurants, subject to enhanced criteria in light of COVID-19 please contact your underwriters with any questions.

