

Commercial Excess Liability Product Overview



Universal Shield is pleased to offer our Excess Liability Product - featuring supported and unsupported Excess on E&S paper with up to \$5,000,000 X Primary

Target Classes						
Shopping Centers	Grocery Stores	Restaurants	Caterers	Carp	entry*	
Drywall*	Electrical*	HVAC*	Plumbing*	Plast	ering/Stucco*	
Wholesalers	Retailers	Beauty Parlors	Hair Salons	Apai	rtments	
Condominiums	Dwellings	Offices	LRO's	HOA	\'s	
Warehouses	Consultants	* See below for current state limitations				
States Currently Approved for E&S						
Alabama Alas	ska Arizona	Arkansas	California	Colorado	Delaware	
DC Flor	ida Georgia	Hawaii	Illinois	Kentucky	Louisiana	
Michigan Miss	sissippi Nebraska	Nevada	Ohio	Oregon	S Carolina	
S Dakota Ten	nessee Texas	Vermont	Virginia	Washington	Wisconsin	
Wyoming						
SUBMISSION REQUIREMENTS						

- Current ACORD Application with complete description of operations
- Current Supplemental Application (if applicable)
- Current underlying General Liability, Automobile (with vehicle schedule), Employer's Liability Quotes
- Five (5) years' currently valued loss runs (for each Line of Business)

Brokers are responsible for filing Surplus Lines Tax

Please Email Submissions to ExcessQuotes@ufcic.com

For more information, please contact: Antoinette Hardy-Manyfield Susan Altrock **VP Excess Liability** Sr. Underwriter (614) 586-7449 (602) 206-6064 AHManyfield@ufcic.com SAltrock@ufcic.com

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Features

UNDERLYING INSURANCE REQUIREMENTS

Insurer Qualification (Minimum Ratings):

A.M. Best: A- VII for carriers domiciled in AL, FL, HI, LA, MS, & TX

B++ V for all other domiciles

Demotech: A- Exceptional

MINIMUM REQUIRED LIMITS

General Liability	\$1,000,000 Each Occurrence
	\$2,000,000 General Aggregate
	\$2,000,000 Products and Completed Operations Aggregate
	\$1,000,000 Personal/Advertising Injury
Auto Liability	\$1,000,000 Each Accident BI/PD Liability CSL
Employers Liability	\$1,000,000 BI by Accident Per Accident
	\$1,000,000 BI by Disease Per Employee
	\$1,000,000 BI by Disease Policy Limit
Employee Benefits Liability	\$1,000,000 Each Claim/ \$1,000,000 Aggregate

AUTOMOBILE COVERAGE

- Available in addition to General Liability coverage:
- Maximum of 10 autos
- Radius of Operation Local, Intermediate, Long Distance
- AUTOMOBILE LIMITATIONS & EXCLUSIONS
- Risks with vehicles classified as heavy tractor trailers, extra heavy tractor trailers, tow trucks, or buses
- For-Hire Auto
- UM/UIM
- Any risk offering transportation services
- Any office or outside sales or service people using their own or rented vehicles
- Day care, senior citizen centers
- Caterers or any food service providing delivery
- Political organizations, labor unions, religious organizations
- Any risk with the regular use of rental cars for business purposes

Hired & Non-Owned Auto (No Scheduled Vehicles)

Risks requiring Hired or Non-Owned auto that:

- Have exposures/locations in AZ, IL, or LA
- Have greater than 25 employees
- Contractors
- Any risk with owned autos

MINIMUM PREMIUM - Minimum Premium starting at \$1,500 MP

PROHIBITED

Liquor Liability Professional Liability Pollution EIFS Abuse & Molestation Residential construction in AK, AZ, CA, FL, HI, MN, MT, NV, SC, TX, WA, WI Any construction in CO, NY, WA Manufacturers/distributors of any medical equipment or manufacturing or distribution of any pharmaceuticals