



Commercial Excess

Add that extra layer of coverage with **Commercial Excess**. We're a premier market for small-to-medium-sized operations in more than 1,000 business sectors. We work with you to build protection for your client to mitigate loss when primary limits are exhausted.

Here's What We Offer

- Over 1,000 available classes
 - 500+ agent authority classes
- Competitive pricing
- \$5M capacity on most classes
- \$10M capacity on select classes
- Top-quality submit service
 - Dedicated underwriting teams
- Full 24/7 self-service portal with Rate, Quote, Bind, Issue, Endorse and Renewal
- Coverage in all 50 states
- Web services available

Top Segments

- Commercial and residential contractors
 - General Contractors
 - Artisan Trades
 - Not available in CO or NY
- Apartments and dwellings
- Building / Premises – LRO
- Vacant / Occupied land
- Restaurants
- Vacant buildings
- Warehouses
- Condo / HOA
- Retail
- Service
- Light Manufacturing

Exposure Thresholds

- Revenue
 - Contractors – \$5M
 - All Other – \$15M
- Real Estate
 - Apartments – 500 units
 - Condo / Common areas – 100 units
 - Dwellings – 50 units
- New Residential Construction
 - Not available in CO or NY
 - Up to 10 in FL or SC
 - Up to 25 in all other states

Coverage May Be Written Over

- Any carrier rated A-V or better (including Lloyds' syndicates)
- General Liability
 - Light, medium, heavy
 - Up to 15 vehicles
 - Not available in VT
- Employer's Liability
 - Not available in WV
- Liquor Liability
 - Not available in: AL, AK, DE, DC, VT
- Employee Benefits Liability
- Condo D&O