



Why You Need a Commercial Umbrella Policy

WHY YOU NEED A COMMERCIAL UMBRELLA POLICY:

- To provide greater limits of liability for any one accident or occurrence.
- To provide coverage over an underlying policy aggregate limit that is reduced or exhausted by payment of damages.

WHAT CAN YOU DO TO PROTECT YOURSELF?

- Purchase a Commercial Umbrella Policy to add a second layer of protection against skyrocketing liability verdicts that can reach millions of dollars and quickly exhaust a policy's primary limits leaving you dangerously exposed.

WHAT COVERAGE ARE WE OFFERING?

- Additional limits of liability for coverages such as General Liability, Automobile Liability and Workers' Compensation
- Stand alone coverage or follow form coverage depending on underlying policies and carriers
- Low self-insured retentions
- Umbrella Limits starting at \$1,000,000 and up

IF YOU HAVE ELECTED **NOT** TO REQUEST A COMMERCIAL UMBRELLA QUOTE, PLEASE READ AND SIGN BELOW. THIS SIGNED FORM MUST BE RETURNED TO US VIA MAIL, EMAIL OR FAX WITHIN 10 BUSINESS DAYS.

1. We acknowledge that our agent has fully explained the risks associated with the operation of our company/organization and the benefits of a commercial umbrella policy.
2. We understand that we have the option of purchasing a commercial umbrella policy that can protect our company/organization against the potential for significant monetary loss, including cost of defense from claims. We further acknowledge that our agent has recommended that we purchase the coverage and has provided us with the opportunity to receive quotes for same.
3. We understand that by electing not to purchase such insurance, we are foregoing valuable protection which means our company/organization will be responsible for paying the cost of defending and settling any and all claim(s) made against us that exceed the limits of our primary insurance policies.

Name			
Authorized Signature		Title	
Name		Date	