

Protecting your business is as important to you as it is to us, especially when dealing with losses beyond what your primary insurance can cover.



TARGET CLASSES

- ✓ Restaurants
- ✓ Hospitality: Hotels, Motels, etc...
- ✓ Retail
- ✓ Service
- ✓ Distributors
- ✓ Commercial & Trade Contractors
- ✓ Real Estate: Apartments, Vacant Land/Farms, LRO Buildings, etc...
- ✓ Homeowner/Town Home Assoc.
- ✓ Manufacturing

EXCESS CASUALTY

We provide that extra layer of protection with monoline umbrella and excess liability.



LIMITS

For UMB, FFEXS and High EXS coverage

- ▶ \$1million - \$10 million

Maximum attachment point for High EXS

- ▶ \$25 million (not including primary limits)

All limits are listed on the Quote Letter.

COMPETITIVE PRICING

Low Hazard

- ▶ MP \$750/ 1st million
- ▶ \$675 / additional layer

Medium Hazard

- ▶ MP \$900/ 1st million
- ▶ \$775 / additional layer

MAXIMUM EXPOSURE

- ▶ Payroll: \$5M
- ▶ Revenue Exposure: \$15M
- ▶ Restaurants: up to 50% liquor

- ▶ Land: 10,000 acres
- ▶ Apartments: 300 units
- ▶ Real Estate: 1.5M square feet
- ▶ Dwellings: 150
- ▶ Vehicle Fleet: 25 vehicles with no more than 10 extra

RESTRICTIONS

- ▶ Commercial or Residential Contractors: not available in AR, CO, HI, NY, SC
- ▶ Residential Contractors: not available in AZ, CA, FL, NV, OR, TX, WA
- ▶ No ground up or structural residential construction in all states
- ▶ No trucking or logistics
- ▶ No energy risks
- ▶ Liquor Liability: not available in AL, AK, DC, NH, VT, WV or Philadelphia and Luzerne counties in PA
- ▶ Section 8 Housing: available up to 15%
- ▶ Student Housing: available up to 25%
- ▶ Use of Cranes: available up to six stories

For more information:

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