

Excess/Umbrella

XL Group
Insurance



North America Construction

Our Excess Construction team offers Umbrella/Excess coverage to capacity buyers who may also have a global exposure. The umbrella policy is tailored to fit each client's unique needs.

Coverage

Excess/Umbrella insurance is a liability policy that protects the insured's assets and future income above and beyond the standard limits on their primary policies. Typically, an excess/umbrella policy is pure liability coverage over and above the coverage afforded by the regular policy and is sold in increments of USD 1 million. The term "umbrella" is used because the policy covers liability claims from all policies underneath it, such as general liability, automobile liability and employer liability.

Capacity	Minimum Premium
<ul style="list-style-type: none">• USD 25 million on a lead basis with the ability to offer USD 50 million ventilated basis	<ul style="list-style-type: none">• USD 25,000

Attachment

- General Liability: 1/2/2
- Automobile Liability: USD 1 million combined single limit
- Employers Liability: 1/1/1 preferred

Client Profile*

- Commercial General Contractors
 - Hotels
 - Institutional
 - Manufacturing
 - Mercantile
 - Hospital
- Trade Contractors
 - Plumbing/HVAC
 - Carpentry
 - Electrical
 - Masonry
- Wrap-Ups (similar classes as above)
- Street/Road

* We will continue to look at each account on a risk by risk basis. Certain classes such as Street & Road Interstate/Bridge; Residential (homebuilders/framers). Demolition Contractors, and Scaffolding Contractors may be considered with a shorter limit or a higher attachment.

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The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

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