
UMBRELLA AND EXCESS LIABILITY PRACTICE

Umbrella and Excess Liability are a mainstay of any casualty program. **SUM Insurance** offers the most versatile underwriting facility in the country, on a stand-alone basis or as the perfect complement to our in-house CGL product. We offer Umbrella Liability, Excess Umbrella Liability, Excess General Liability, Excess Wrap Up Liability and Excess Automobile Liability.

Regardless of the insurance cycle, market dislocations occur, characterized by reduced choice and scarce capacity. Innumerable variables drive this process, ranging from shock losses to a new law. Because SUM Insurance deals with more than one market, we can craft solutions beyond these dislocations to offer an inimitable combination of timely creativity and long-term sustainability.

Our broad underwriting authority empowers our veteran underwriters to quickly solve your toughest placement challenges. We have experience with

- U.S. Products
- Long Haul Trucking incl. U.S. Mileage
- Daily rental fleets
- Coach Operations
- High Hazard contracting and projects
- Municipal liability, to name just a few .

We are a market for all of your Umbrella and Excess business, offering first class security and very competitive terms and commissions.

We can tackle risks from the Fortune 500 to your smallest account. We have a minimum attachment of \$1,000,000.00. We have limits of \$15,000,000.00 in-house available and easy access to much more, making us your one stop Umbrella shop.

Coverage Highlights

Written mono-line or in support of our CGL facility

- We can write over any approved carrier whether with SUM Insurance or elsewhere.

Financial Security.

- Solid carriers with A ratings from A.M. Best Occurrence or Claims made forms available.
- Our umbrella policy will dovetail the underlying policy regardless of the insuring agreement.

Flexibility on how limits can be used.

- Excess liability can be written on excess of loss or quota share basis.

Ability to schedule most legal liability policies including foreign.

- We can schedule policies such as non-owned aircraft, watercraft, and U.S. automobile to name just a few.

Canadian or U.S. currency.

- Your choice of Canadian or U.S. currency.

Worldwide Protection.

- Provides coverage regardless of where the loss may occur.

“Pay on behalf of.”

- Unlike a policy written on an indemnity basis where you first pay the loss then seek reimbursement from the insurer, we pay losses on your behalf (where permitted by law).

Duty to defend.

- Insurer will provide defense cost for suits covered by the policy. We do not seek reimbursement for these costs.

Defense cost will not erode your limits.

- Cost of defending lawsuits and interest expense is in addition to the limits of insurance.

Newly acquired or formed organizations are included as insured's.

- Automatic coverage for newly acquired or formed organizations if reported within 90 days.

Volunteers are covered.

- Automatic coverage for volunteers while performing duties related to the conduct of your business.

Broad definition of bodily injury.

- Bodily injury includes mental anguish or other mental injury. Also provides coverage for Personal injury (which includes false arrest, detention or imprisonment, malicious prosecution, discrimination, humiliation, wrongful eviction, libel and slander).

Market Security

UMBRELLA AND EXCESS LIABILITY

INSURER	INTEREST	RATING
Aviva Insurance Company of Canada	30%	A (by AM Best)
Everest Insurance Company of Canada	27%	A (by AM Best)
International Insurance Company of Hannover SE.	20%	A (by AM Best)
Lloyds' Underwriters	13%	A (by AM Best)
Sovereign General Insurance	10%	A- (by AM Best)

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