

Westchester

A Chubb Company

UMBRELLA COVERAGE FOR SMALLER ACCOUNTS

Umbrella coverage over general liability, auto liability, employer liability and liquor liability policies

Key Advantages

- **\$500 minimum premium per layer**
- Policy limits up to \$5 million
- Policy premium up to \$10,000
- Available as standalone or over our [ACE Specialty Commercial Products](#)
- Written on admitted paper
- Product available in 47 states and the District of Columbia (except Alaska, Louisiana and Vermont)
- ACE Catastrophe Management insurance with annual limits up to \$250,000
- Over 260 classes available

Limits: General Liability

\$1 million, per occurrence \$2 million general aggregate

\$1 million products-completed operations aggregate

- \$1 million personal & advertising injury

Minimum Underlying Requirements

- Employee Benefits Liability: \$1 million each occurrence/\$1 million general aggregate
- Auto Liability: \$1 million Combined Single Limit
- Employers Liability: \$500,000 each accident, \$500,000 disease-policy limit, and \$500,000 disease- each employee
- Liquor Liability: \$1 million each common cause or each occurrence/\$1 million general aggregate
- All underlying carriers must be rated A-VI or better by A.M. Best
- All policies must provide defense costs in addition to the limits (Defense Outside)



TARGET CLIENT

All Standard Classes of Business, including:

- Commercial & Habitational Real Estate
- Homeowners & Condominium Associations
- Hotels/Motels
- Professional Offices
- Restaurants
- Retail Trade
- Service Industry
- Artisan Contractors
- Bowling Centers
- Retail Trade
- Service Industry
- Artisan Contractors
- Bowling Centers

Restricted Classes or Industries:

- Construction Contractor
- Roofers
- Framers
- Snowplowers
- Aviation products
- Energy (including fuel oil dealers)
- Healthcare
- Trucking and Transportation
- Pharmaceuticals & Nutraceuticals
- Professional liability
- Nursing Homes

H. R. Keller & Co., Inc.

Specialty Lines Wholesalers

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