



## Umbrella and Excess Liability

Benchmark Management Group represents a diverse group of Umbrella markets; both Admitted and Non-Admitted "A" rated carriers. Whether your need is a complex multi-million limits placement or a small, last minute low limits Umbrella, we have the resources to assist. Minimum premiums for our brokerage markets vary, based on various underwriting criteria. Premiums in our binding facilities can be as low as \$750 per \$1mm.

**We can quote umbrellas using applications (or supplemental applications) applicable to the class of business**

### UMBRELLA BINDING FACILITY

Benchmark Management Group has three in-house Umbrella Binding contract carriers. Their ratings are A+ X or better.

#### Highlights:

- Follow Form Excess OR Umbrella
- Up to \$10mm capacity
- Minimum premiums vary
- Follow form over Liquor Liability
- \$10,000 SIR

#### Eligibility Requirements:

- Underlying carriers must be A-V or better
- Incidental auto exposure
- Underlying limits: \$1mm Auto, GL, Garage, Liquor, 500/500/500 (EL)

#### Many eligible classes including but not limited to:

- Artisan Contractors — appliance installers, carpentry, electricians, HVAC
- Barbers & Beauticians
- Clubs, Social & Service Organizations, etc.
- Distributors — less than 10 vehicles
- General Contractors — buildings up to 3 stories; 250,000 square feet
- Habitational risks up to 3 stories and 500 units
- Hotels/Motels
- Interior Designers
- Janitorial Services
- Lessor's Risk / OL & T up to 50,000 sq ft any single location
- Restaurants, Bars, Taverns
- Retail Stores — clothing, automotive parts, bookstores
- Warehouses

### UMBRELLA BROKERAGE CAPABILITIES

Our Brokerage capability on Umbrella business is extensive. Whether it is an Umbrella, Follow Form Excess, Excess Products Liability or a Buffer layer, we have markets that respond.

We have made successful placements on a vast array of business classes including: Allied Health/Medical, Construction, Distributors (including imported products), Habitational, Manufacturing, Transportation (For Hire Trucking, Ambulance, etc.).

Please call us to discuss your needs so that we can work together to develop a proper strategy to help you write and retain business.