



Umbrella Liability and Follow Form Excess Liability

Written by Palomar Excess and Surplus Insurance Company,
A non-admitted "A- IX" Excellent A.M Best Rated Insurance Company

CAPACITY:

- ◆ Up to \$10,000,000 each occurrence/aggregate
 - Follow form per project/location aggregates
- ◆ Minimum Premium:
 - \$1M x primary - \$5,000
 - \$1M x \$1M x primary - \$2,500
 - Each \$1M thereafter - \$1,500
- ◆ Minimum Underlying Limits:
 - \$1M / \$2M / \$2M general liability
 - \$1M CSL auto liability
 - \$1M / \$1M / \$1M employers liability

COVERAGE OPTIONS:

- Umbrella liability
- Follow form excess liability

SUBMISSION REQUIREMENTS:

- ◆ Named insureds / description of operations
- ◆ Exposures
 - Contractors: Revenue, payroll, subcontracting costs, auto fleet
 - Real estate: SOV with COPE, Prop Mgt. Receipts, Sq Ft, # of units
- ◆ Supplemental Applications
 - Contactors Supplemental – inc. list of current work and largest past jobs
 - Details on residential work (inc. apts)
- ◆ Real Estate SOV to include
 - Units, sq ft, stories, % of units for seniors, students, subsidized, pool details, fire safety details, last major upgrades
- ◆ 5 yr. min loss history, unless new venture

SUBMISSION MAILBOX
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TARGET CLASSES:

Commercial-grade general contractors and artisan contractors (excluding wood frame), including:

- ◆ Drywall
- ◆ Electrical
- ◆ Flooring
- ◆ Tenant improvement
- ◆ Carpentry
- ◆ Metal erection (<5 stories)
- ◆ Concrete contractors
- ◆ Grading contractors
- ◆ Rural street and road
- ◆ Driveway
- ◆ General contractors
- ◆ Public works

Market-rate real estate

- ◆ High rise apartments
- ◆ Garden style apartments <50 units
- ◆ Office buildings
- ◆ Low traffic retail (strip malls)

INELIGIBLE CLASSES:

Contractors

- ◆ Wood frame residential (inc. apartments)
- ◆ Excavation
- ◆ Highway/freeway
- ◆ Metropolitan street/road
- ◆ Traffic signal
- ◆ Erosion/slope control
- ◆ Direction drilling
- ◆ Roofing
- ◆ Waterproofing
- ◆ Curtain walls
- ◆ EIFS
- ◆ Fire suppression
- ◆ Alarm monitoring
- ◆ Dams, piers and bridges

Real Estate

- ◆ Apartments
 - >5% of units: senior, student or subsidized housing
 - Properties in high crime zones
 - Garden style apartments with >50 units
- ◆ Any condos
- ◆ High traffic retail such as grocery and big box retail
- ◆ Risks without at least 5 years currently valued loss runs for each covered location