



Century's Excess Umbrella Division

Capacity

- Limits from \$1,000,000 to \$5,000,000
- Supported or Unsupported

Target Market

- Accounts purchasing \$15,000,000 or less in Excess capacity
- Century can offer placements anywhere within the limit tower

Underlying Limits Required:

General Liability

\$1,000,000 Each Occurrence / \$2,000,000 General Aggregate

Auto Liability

\$1,000,000 Combined Single Limit

Excess over auto available only for small fleets (less than 10) of non-heavy vehicles when written in conjunction with excess over casualty

Employers Liability

\$500,000 Each Accident/Each Employee/Policy Limit

Underlying carriers must have an AM Best Rating of A- VII or better

Minimum Premiums

- As low as \$750 per \$1,000,000

Liquor Liability Requirements

- Accounts with annual liquor receipts of \$1,000,000 or less
- Liquor receipts being 40% or less of total receipts
- States with ISO liquor liability grade < 7

State Availability

- Century offers excess solutions in all states except Missouri, Washington and West Virginia. All programs except contractors available in Colorado.

Send Us Your Submissions: umbrellaquotes@centurysurety.com

centurysurety.com

Target Classes

- Apartments, Condominiums or Townhomes
(Four stories or less, no senior, student or subsidized)
- Dwellings - Lessor's Risk Only
- Restaurants
- Farms With or Without Livestock
- Schools – Trade or Vocational
- Grocery & Convenience Stores
- Artisan Contractors
(Interior carpentry, tiling, plumbing)
- Lessor's Risk
- Roofing - Commercial (\$1M max. limit)
- Plastic or Rubber Goods Manufacturing
- Retail & Mercantile
- Warehouses
- Beverage Distributors
- Automobile Repair or Service Shops
- Land or Vacant Land
- Offices and Banks
- Auctioneers
- Landscaping
- Salons & Day Spas
- Handyman Services
- Residential Repair & Remodeling

