



UMBRELLA EXCESS COVERAGE HIGHLIGHTS

This excess policy is designed to offer extra peace of mind for professionals who want to top up their policy limits. It doesn't matter whether the primary policy is placed with us or others, we will be happy to look at providing this umbrella coverage. Policyholders can choose which coverage lines they'd like to top up, with a maximum excess limit of \$5m available.

WHO'S IT FOR?	WHAT DOES IT COVER?	OPTIONAL EXTRAS
This cover is available for a wide range of professional firms. From accountants and architects to IT programmers and recruitment agencies - if we'd offer E&O policies for them, we will likely be able to write their excess cover.	<ul style="list-style-type: none">- Excess limits to extend primary limits for either one, several or all of the following: general liability, professional liability, employers' liability, and/or commercial automobile liability- All on a single policy	<ul style="list-style-type: none">- Defense costs in addition

This umbrella excess is offered by our Healthcare, Life Science, Media, Professions, Property & Casualty, and Technology teams. Please speak to any underwriter from these teams for further details.

LIMITS, DEDUCTIBLES AND PREMIUMS

Maximum limit	\$5,000,000
Minimum primary limit	\$1,000,000
Minimum premium	\$1,000

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.