

Commercial Umbrella

This policy provides protection against catastrophic liability claims. The policy acts as an excess coverage supplementing your primary liability policies. Its limits apply in addition to that provided by underlying coverage.

The "umbrella" or excess liability insurance policy, adds an additional amount of liability insurance protection to both the general liability policy and the automobile liability policy. In addition, the umbrella policy may add additional liability coverage to any other liability policies scheduled under the umbrella policy.

Most package policies provide a liability insurance limit of \$1 million for any one loss and \$2 million in any one year. For many businesses, this limit is inadequate for real economic security. As a result, additional layers of protection in million-dollar increments are readily for most businesses.