

## E&S Excess (Binding)

When you need excess liability protection, you want a strong, reliable partner. AmTrust E&S Excess (Binding) coverage offers your clients extra protection with flexible limits up to \$5 million. Our knowledgeable, experienced underwriters can respond quickly, providing you convenient one-stop shopping.



### Wholesale-only Distribution

through limited authorized  
wholesalers



### Superior Underwriting

solution-focused, customer  
service experts



### EZ Rating System

allows ease of use

877.528.7878

[www.amtrustes.com](http://www.amtrustes.com)

### Policy Limits / Capacity

- Up to \$5 million capacity
- Subject to combined limit of \$6 million for Primary General Liability and Excess

### Basis of Coverage

- ISO Follow Form Excess Policy Claims-made and Occurrence triggers

### Minimum Underlying Requirements

- Underlying carriers must have an AM Best rating of A- (Excellent) FSC VII, or better
- General Liability: \$1 million / \$2 million / \$2 million
- Automobile Liability: \$1 million CSL
- Employers Liability: \$500,000 / \$500,000 / \$500,000
- Employee Benefits: \$1 million / \$1 million: Claims Made or Occurrence

### Submission Requirements

- ACORD Commercial Insurance Application and Excess/Umbrella Application, as well as a Commercial General Liability Application with a complete Description of Operations
- AmTrust E&S Auto Supplemental Application or equivalent
- Auto Fleet breakout by vehicle type, including radius of operations, commodities hauled and drivers list
- Copy of underlying carrier quote letters
- Minimum five years of currently valued company loss runs for all underlying coverages, with a description of large losses in excess of \$250,000

### Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Approved in all 50 states, our products are distributed exclusively through a select number of licensed and contracted Excess and Surplus brokers.

### Appetite & Availability

Our excess product was designed to complement our niche primary business, targeting a broad range of hard-to-place commercial exposures:

#### Contractors

- Commercial general contractors and specialty trades
- Residential artisan contractors
- Carpenters
- Concrete construction
- Demolition (no blasting)
- Drywall contractors
- Electrical contractors
- Excavation and grading
- HVAC: Installation, service or repair
- Landscaping services
- Machinery installation, service or repair
- Metal erection
- Painting contractors
- Plastering and stucco work
- Water/Sewer



### Manufacturers & Distributors:

- Low Hazard product manufacturers
- Wholesale Distributors

### Premises-Related Exposures:

- Office Buildings and Industrial Parks
- Lessors Risk Schedules
- Retail operations
- Vacant land
- Vacant buildings
- Warehousing

## Why AmTrust E&S

### Flexible, knowledgeable, individual risk underwriters

No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.

### Limited distribution platform

Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.

### Dedicated claims team

Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.

### Strength and stability

Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated A- (Excellent) by AM Best.

## About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an AM Best rating of A- (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit [www.amtrustes.com](http://www.amtrustes.com).

## Submission Mailbox

### Claims Reporting:

[GLclaims@amtrustES.com](mailto:GLclaims@amtrustES.com)

### Loss Run Requests

[AmTrustESLossRuns@amtrustgroup.com](mailto:AmTrustESLossRuns@amtrustgroup.com)

If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at [www.amtrustes.com](http://www.amtrustes.com)



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