

Unsupported Excess Liability

When you need excess liability protection, you want a strong, reliable partner. AmTrust E&S's Follow Form Excess coverage offers your clients extra protection with flexible limits up to \$25 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

Construction

Policy Limits / Capacity

- Up to \$25 million capacity with target deployment of \$5M and \$10M limits
- Targeting lower layers excess of the Lead Umbrella
- WRAP Product - target is Lead Excess Layer

Basis of Coverage

- ISO Follow Form Excess Policy Occurrence triggers

Minimum Underlying Requirements

- Underlying carriers must have an A.M. Best rating of "A-"; FSC VII, or better
- \$5,000,000 Umbrella/Excess Liability Excess of Minimum Primary:
 - o General Liability: \$1 million / \$2 million / \$2 million
 - o Automobile Liability: \$1 million CSL
 - o Liquor Liability: \$1 million / \$2 million
 - o Employers Liability: \$500,000 / \$500,000 / \$500,000
 - o Employee Benefits: \$1 million / \$1 million: Claims Made or Occurrence
- \$2,000,000 minimum attachment for WRAP Product

Submission Requirements

- ACORD Commercial Insurance Application and Excess/Umbrella Application, as well as a Commercial General Liability Application with a complete Description of Operations
- Signed and Completed WRAP application if applicable
- Recently completed Geotech Report for any projects
- 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

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
 - o Apartments
 - o Mixed-use
 - o Hotels
 - o Educational
 - o Tenant Improvements
 - o Hospitality



- Specialty trades - Commercial

- o HVAC
- o Framing
- o Concrete
- o Plumbing
- o Electrical
- o Painting
- o Site Prep

WRAP Appetite:

- Commercial Projects Including:

- o Office
- o Warehouse
- o Distribution
- o Industrial
- o Stadiums

- Schools
- Mixed Use
- Apartments

Prohibited:

- “For sale” residential or condo conversion

Premium Thresholds

- \$25,000 Minimum Policy Premium
- \$150,000 Minimum Policy Premium for WRAP

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.