

**Umbrella coverage applies as excess liability** over an insured's primary insurance or in excess of a self-insured retention in areas where no primary insurance exists.

copperpoint.com/business-insurance/package/umbrella



## **Offerings**

- Coverage available in excess of primary limits.
- Limits options available between \$1,000,000 and \$10,000,000.
- Underlying coverages must be written with a CopperPoint company with the exception of Employer's Liability with an A- or better rated company.
- Commercial Umbrella affords higher limits of liability and, in some instances, broader coverage as compared to Underlying policies.
- We maintain a broad risk appetite that follows that of the Underlying policies.

## Service Excellence

Dedicated claims adjusters are able to have more control over large claims, as opposed to when the Umbrella is written with another carrier.

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This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by one of the CopperPoint Family of Insurance Companies ("CopperPoint") and is offered through licensed agents and brokers. CopperPoint Insurance Company and its subsidiaries carry AM Best ratings of "A" (Excellent). California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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