



Umbrella

Overview

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.

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.

Founded in 1925, CopperPoint Insurance Companies is a western-based super regional commercial insurance company and a leading provider of workers' compensation and commercial insurance solutions. With an expanded line of insurance products and a growing 10 state footprint in the western United States, CopperPoint is in a strong position to meet the evolving needs of our brokers, agents and customers.

The company has \$4.8 billion in total assets and an enterprise surplus of \$1.4 billion. The CopperPoint Family of Insurance Companies include CopperPoint, Alaska National and PacificComp. All companies are rated A (Excellent) by AM Best.