

Excess Liability

Underwriting Guidelines

- Up to \$5M in Excess limits
- Supported & unsupported
- Minimum attachment limits
 - General Liability \$1M/\$2M
 - Auto Liability \$1M combined single limits
 - Employer's Liability \$500K/\$500K/\$500K
 - Employee Benefits Liability \$1M/\$1M

Restricted Coverages

- Roofing operations
- Tree trimmers
- Stand alone Excess Auto
- Auto fleets with extra heavy trucks or truck tractors
- Vehicles operating over 200 miles

Note: Minimum premium \$500 per million (risk dependent)

Targeted Risks

- Lead Excess
- Sales/Revenue ≤ \$250,000 per insured
- Payroll ≤ \$100,000 per insured
- Sole proprietors, 1-4 employees
- No prior claims

Eligible Classes

With 250+ classes to choose from, top classes include:

- Contractors
 - Up to \$2.5M in total payroll or \$5M in sales
 - Ability to consider up to 100% subcontracted work
 - Ability to perform exterior work on 3 stories or less
 - Both Residential and Commercial work can be considered
- Apartment Buildings
- Lessor's Risk Buildings or Premises
- Dwellings
- Vacant Land
- Vacant Buildings
- Warehouses



The Connector is RT Specialty's Digital Marketplace for Micro Commercial Business.

The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

Let's Connect
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