

## 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)**

### 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

### RT Connector is RT Specialty's Proprietary Digital Marketplace for Small 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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