

## Commercial Excess and Umbrella

Our products are designed to provide primary excess and umbrella coverage up to \$5 million on over 300 classes of business or a \$5 million layer in an excess layering tower.



### Eligible Risks

- Both Devon Park supported or unsupported liability accounts for over 300 classes of business
- Underlying carriers rated B++ or better with ISO forms
- Exposure for vehicles up to a gross vehicle weight of 20,000 pounds

Eligible classes include:

Bars/Restaurants  
Contractors  
Dwellings  
Fitness center  
Hotels/Motels  
Janitorial  
Lessor's risk  
Offices  
Vacant land  
Vacant properties

### Product Advantages

- Liability limits up to \$5 million
- Ability to be primary or excess umbrella attaching over an unsupported \$5 million, \$10 million or \$15 million excess policy
- Umbrella coverage available over general liability, auto liability, employer's liability and professional liability
- No self-insured retentions
- No requirement to be concurrent with primary coverage

### Business Resource Center Advantages

- Tenant screenings and background checks
- Human resources consulting services
- Payroll processing services
- Collection services
- Marketing resources

### Additional Advantages

- Unsurpassed service with a sense of urgency and care
- Same-day or next-business-morning claims acknowledgement
- Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business
- Carriers are members of the Berkshire Hathaway company

### Claim Example

**Restaurant:** A newly constructed restaurant had various contractors and subcontractors install a heating system, a sprinkler system and other equipment. When the restaurant opened its doors, the heat kicked on and accidentally set off the dry sprinkler system. The chemicals from the sprinkler system ignited because they were installed too close to the heating system. More than 17 people were injured, and a few were seriously injured. A judge determined that the restaurant was 15% responsible for the claim damages, and the case resulted in an umbrella settlement of more than \$800,000.

Email submissions to [commercial@devonparkspecialty.com](mailto:commercial@devonparkspecialty.com)

*This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.*