

Commercial Umbrella



Successful business owners understand that spending *a little more* today could save them *a lot more* tomorrow. When a crisis strikes, that initial investment in extra protection becomes much more meaningful. Available as part of our commercial product suite, our **Umbrella Liability** policy has been uniquely designed to meet the insurance needs –and budgets– of customers large, medium, and small (because we all deserve a secure tomorrow).



For that added layer of protection.

COVERAGE HIGHLIGHTS

- Typical liability limits up to \$1 million – higher amounts considered
- Eligible classes include those entertained under our **Businessowner’s** and **Commercial Auto** policies (some exceptions may apply)
- Applicable coverages/minimum underlying limits

General Liability	\$1 million per occurrence / \$2 million aggregate / \$2 million products aggregate
Professional Liability	\$1 million general aggregate (select classes)
Commercial Auto Liability	\$1 million single combined limit
Employer’s Liability	\$1 million each accident / \$1 million policy limit / \$1 million each employee (disease)

Commercial Umbrella Liability insurance may be underwritten by AmGUARD Insurance Company® or NorGUARD Insurance Company®, members of Berkshire Hathaway GUARD Insurance Companies (“GUARD”) with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not meant to be all inclusive but intended to provide a general overview for marketing purposes and may not apply to all GUARD companies or in all states. Placement of insurance is subject to GUARD appetite and underwriting guidelines. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © 2024.

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