



## Follow Form Excess Liability and Commercial Umbrella

### PRODUCT FEATURES

SynchroSure®'s quoting and underwriting process is **"Slick, Quick & Easy"**. We underwrite in minutes rather than hours and days.

#### **Current States:**

Available in 48 states. Not available in IA and ME.

#### **Coverage Highlights:**

- Following Form Excess Liability Preference
- Appetite for Low and Moderate hazard risks with limited transportation exposure
- Maximum Coverage afforded is \$5,000,000
- Risks with up to \$25,000,000 in annual revenue
- More than 500 allowable class codes
- Preferred Class Codes:
  - Retail/Wholesale operations
  - Service/Office/Lessors Risk only exposures
  - Manufacturing – avoiding production of items with long-tail exposures
  - Contracting/construction in select jurisdictions
  - Selected Hospitality and Restaurant Exposures – liquor sales < 25% gross receipts
- Major Excluded Classes:
  - Long Haul Trucking
  - Northeast U.S. Construction

#### **Minimum Attachment Points:**

- **Primary Commercial General Liability**
  - \$1,000,000/2,000,000/\$2,000,000 – Underlying GL per location
- **Primary Commercial Auto Liability**
  - \$1,000,000 CSL – class weights low and medium
  - \$5,000,000 CSL - class weights heavy, extra heavy, all other (may consider \$2,000,000 CSL if we control the primary)
- **Liquor Liability**
  - \$1,000,000 low hazard states
  - \$2,000,000 moderate to high hazard states
- **Miscellaneous Professional Liability**
  - \$1,000,000/\$3,000,000 where PL exposure is incidental to overall exposure

#### **What is Excess and Umbrella:**

**Follow Form Excess Liability** policies provide coverage above the limits of the scheduled underlying coverage. It offers no broader protection than that provided by the underlying policy.

**Umbrella** policies are a type of excess liability that not only offers higher liability limits, but also broadens coverage for things that your underlying policy might not cover. For example, an umbrella policy could extend coverage territory to include worldwide coverage territory, which is often broader coverage territory than underlying policies cover.

#### **Carrier Information:**

SynchroSure trades with Insurance Carriers that are A- or higher rated by A.M. Best.

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