COMMERCIAL EXCESS AND UMBRELLA PRODUCT

The **HitZone**
Our highest hit ratio

◎ Risks written with any carrier rated B++ or better by A.M. Best

◎ Risks eligible for USLI primary coverage, as well as risks larger than what we can consider on a primary basis, are eligible for commercial excess and umbrella

 ► Attachment point starting at $500,000

 ► Top classes we write commercial excess coverage over:

Artisan/Trade contractors	Habitational exposures	Office buildings	Vacant buildings
Child care	Lessor's risk only	Restaurants	Vacant land
Condo homeowners	Main street mercantile	Social services	

PRODUCT ADVANTAGES

 ► No self-insured retention
 ► Provides follow form coverage
 ► Competitive minimum premiums
 ► Admitted in most states
 ► Ability to provide one policy over multiple underlying policies
 ► Ability to write over auto liability and employers' liability coverages

AVAILABLE LIMITS

 ► $1 million to $5 million limits available
 ► $1 million for risks located in Alabama or Mississippi

BUSINESS RESOURCE CENTER

Provides centralized access to business-solution vendors for all policyholders. Solutions include:

 ► Human resources services
 ► Pre-employment and tenant screenings
 ► Identity theft protection
 ► Marketing resources

Visit www.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

 ► Primary underlying carrier is rated below B++
 ► Foreign domiciled primary underlying carriers (except for Lloyds of London)
 ► Artisan/Trade contractors located in Alaska, Colorado, Louisiana or West Virginia

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

USLI