

Umbrella Insurance

- Occurrence Form
- High Limits

TYPES OF RISK

Schools; Universities; Colleges; Apartments; Shopping Centers; Restaurant Chains; Fast Food Chains; Motels; Hotels; Contractors; Sub-Contractors; Electricians; Painters; Carpenters; Masons; Trucking; Buses; Ambulance; Coal Haulers; Fleets; Terminals; Chemicals; Manufacturers; Factories; Excess Products; Elevators; Grain Company; Milling Company; Fertilizers; Newspapers; Musical Performers; Special Events; Concerts; Municipalities; Buildings.

REASONS FOR UMBRELLAS

High Limits: It raises the limits of underlying policies to cover Castastrophic losses.

Broad Coverages: It should and normally does have broader coverage than the underlying policies.

Drop Down: When underlying policy limits are exhausted because of aggregates or no underlying coverage, Umbrella becomes primary.

CALL US TODAY FOR APPLICATION



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