



*Universal Shield Insurance Group is pleased to offer our Excess Liability Product featuring supported and unsupported coverage on E&S Shield Indemnity paper with up to \$5,000,000 excess primary*

### Target Market

Small to medium enterprises (SME's) with up to \$10,000,000 in receipts and less than 50 employees

### Target Classes

Shopping Centers	Grocery Stores	Restaurants	Caterers	Carpentry*
Drywall*	Electrical*	Plastering/Stucco*	Plumbing*	HVAC*
Wholesalers	Retailers	Beauty Parlors	Hair Salons	Apartments
Condominiums	Dwellings	Offices	LRO's	HOA's
Warehouses	Hotels/Motels	* See below for current state limitations		

### States Currently Approved for E&S

Alabama	Alaska	Arizona	Arkansas	California	Colorado	Delaware
DC	Florida	Georgia	Hawaii	Idaho	Illinois	Indiana
Kansas	Kentucky	Louisiana	Maryland	Michigan	Mississippi	Missouri
Montana	Nebraska	Nevada	New Jersey	N. Carolina	Ohio	Oregon
Pennsylvania	S. Carolina	S. Dakota	Tennessee	Texas	Vermont	Virginia
Washington	W. Virginia	Wisconsin	Wyoming			

### Submission Requirements

- Current ACORD Application with complete description of operations
- Current Supplemental Application (if applicable)
- Current underlying General Liability, Automobile (with vehicle schedule), Employer's Liability Quotes
- Five (5) years' currently valued loss runs (for each Line of Business)

Brokers are responsible for filing Surplus Lines Tax

**Please Email Submissions to [ExcessQuotes@ufcic.com](mailto:ExcessQuotes@ufcic.com)**

#### **For more information, please contact:**

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**Features**

**UNDERLYING INSURANCE REQUIREMENTS**

Insurer Qualification (Minimum Ratings):

A.M. Best: "A- VII" for carriers domiciled in AL, FL, HI, LA, MS, & TX  
"B++ V" for all other domiciles

Demotech: "A-" Exceptional

**MINIMUM REQUIRED LIMITS**

General Liability	\$1,000,000 Each Occurrence \$2,000,000 General Aggregate \$2,000,000 Products / Completed Operations Aggregate
Auto Liability	\$1,000,000 Personal / Advertising Injury
Employers Liability	\$1,000,000 Each Accident BI / PD Liability CSL
	\$1,000,000 BI by Accident Per Accident
	\$1,000,000 BI by Disease Per Employee
	\$1,000,000 BY by Disease Policy Limit
Employee Benefits Liability	\$1,000,000 Each Claim / \$1,000,000 Aggregate

**AUTOMOBILE COVERAGE**

Available in addition to General Liability coverage:

- Maximum of 10 autos
- Radius of Operation – Local, Intermediate, Long Distance

Automobile Limitations & Exclusions

- Risks with vehicles classified as heavy tractor trailers, extra heavy tractor trailers, tow trucks, or buses
- For-Hire Automobile
- UM / UIM
- Any risk offering transportation services
- Any office or outside sales or service people using their own or rented vehicles
- Day care, senior citizen centers
- Caterers or any food service providing delivery
- Political organizations, labor unions, religious organizations
- Any risk with the regular use of rental cars for business purposes

Hired & Non-Owned Auto (No Scheduled Vehicles)

Risks requiring Hired or Non-Owned automobiles that:

- Have exposures / locations in AZ, IL, or LA
- Have greater than 25 employees
- Contractors
- Any risk with owned automobiles

**MINIMUM PREMIUM** – Minimum Premium starting at \$1,250 MP

**PROHIBITED**

- Liquor Liability, Professional Liability, Pollution, EIFS, Abuse & Molestation
- Residential Construction in AK, AZ, CA, FL, HI, MN, MT, NV, SC, TX, WA, WI
- Any Construction in CO, NY, WA
- Manufacturers / Distributors of any medical equipment or manufacturing or distribution of any pharmaceuticals