

Upgrade your customer's Liability coverage to a **whole new level.**

At Hartford Excess Solutions, we deliver consistent, innovative umbrella and excess liability solutions, both supported and unsupported, to retail brokers and agents. Our mission is to respond swiftly and decisively to market opportunities, offering flexible products and broad capabilities tailored to meet the evolving needs of our customers.

▶ Lead umbrella	• Target \$5M - \$10M limits with up to \$25M in total capacity • Minimum \$2M attachment • \$2,000 ppm minimums
▶ A/B Form	• Coverage A >> Incorporates underlying terms to reduce coverage gaps • Coverage B >> Potential dropdown for losses not covered by underlying • Enhancements >> Crisis Management, Named Peril Time Element Pollution, Most Favorable Venue, Canadian Companion Policies, Worldwide Coverage, Manuscripting for Unique Risks
▶ Excess	• Up to \$25M limits • Ability to ventilate • Ability to quota share • \$1,000 ppm minimums
▶ Excess forms	• Four filed products to suit individual customer needs including our two-page Short Form that provides: >> Seamless capacity above a Lead Umbrella* >> Follow form aggregate application >> Shaving of limits >> Follows all underlying definitions >> Follow form defense >> Minimizes broker's E&O potential

*Required terms are based on each insured's unique operations

Making sure your largest customers are covered.

- ▶ Dedicated large accounts team providing specialized and unique solutions.
- ▶ Partnering with Primary National Accounts and our Risk Engineering team for a strong, unified solution.
- ▶ Provide a seamless and consistent defense strategy with one carrier.
- ▶ Creative capacity deployment at various attachments.

Submission requirements:

- Description of operations
- Revenues
- Complete listing of named insureds
- Historical and projected exposures
- Minimum six full years of loss history
- Sample contracts (if applicable)
- Copy of underlying quotes

Target industries:

- Manufacturing
- Insurance Companies
- Business & Professional Services
- Commercial Real Estate
- Financial Institutions
- Hospitality & Lodging
- Restaurants
- Retail
- Wholesale Distribution

Out of appetite:

- Contractors/Construction
- Firearms/Explosives
- Aircraft Products
- Oil & Gas Drilling/Exploration
- Tobacco Products
- Nursing Homes
- Transportation/Trucking
- Transit Authorities/Rail
- Critical Auto Products
- Pharma/Nutra/Invasive
- Medical Products

Recent market successes

Class Of Business	Layer
Regional Beverage Distributor	Lead 5M
Consulting Firm	Lead 10M
Software Company	5M xs 5M
Boutique Hotel	10M xs 15M
Furniture Mfg.	12.5M p/o 25M xs 25M
Regional Banks	20M xs 30M
Tapes and Rubber Products Manufacturing	20M xs 30M
Commercial Real Estate	15M xs 35M
Financial Services	25M xs 50M
Parking Garage Operations	10M xs 60M
Insurance Company	15M xs 75M
Global Investment Firm	12.5M p/o 25M xs 75M
Industrial Real Estate	10M xs 90M



Offer your accounts more protection.

Scan the QR code to visit our [Umbrella/Excess Liability site](#).



General Product Description

This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About Surplus Lines Coverage

The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declination, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

About The Hartford Underwriting Companies

The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Texas, Arizona, New Hampshire, Washington and California, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company Ltd. (not licensed in CA), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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