



COMMERCIAL EXCESS & UMBRELLA

Hudson's Commercial Excess and Umbrella product is a wholesale brokerage-only facility that focuses on writing small to medium-sized risks on an excess and surplus lines basis.

Program Highlights

- Rated A (Excellent) by A.M. Best, Financial Size Category XV
- Exclusive - Wholesale Brokerage Only - Appointments Per Territory
- Immediate Binder and Policy Issuance
- Immediate Clearance Confirmation
- 24-Hour Endorsement Turnaround
- Designated Renewal Underwriter
- Rapid Quoting Ability Via State-of-the-Art Internal Technology
- Pricing is State-Specific to Ensure Competitive Pricing in Every Territory Across the Country
- Current Written Premium Range is \$300,000 All the Way Down to \$3,500
- Average Written Premium is \$28,500
- Competitive Minimum Premiums Start at \$3,500 for \$1,000,000 up to \$7,500 for \$5,000,000
- Capacity to provide project specific coverage up to 36 months

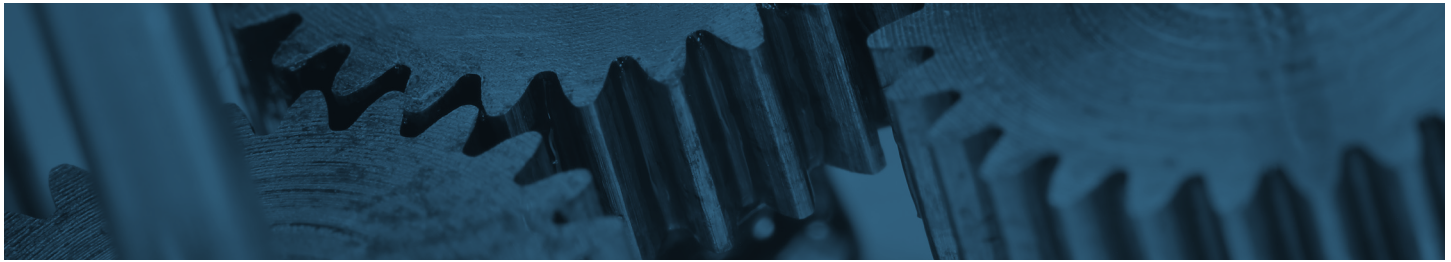
Benefits / Features

- Excess Limits up to \$5,000,000 Available
- Occurrence or Claims-Made Excess Coverage
- Ability to Write in All 50 States
- 100% Non-Admitted
- Underlying Carrier Rating Requirements: A-, V or Better
- Minimum Limit of \$1,000,000 GL and AL Required
- Minimum Limit of \$500,000 Required for EL



Key Classes

- Contracting (General Contractors and Trade Contractors Including Project-Specific Policies throughout the U.S., Excluding Domiciled New York and Colorado Contractors)
- Manufacturing and Distribution of Industrial and Consumer Products
- Restaurants / Taverns, Including Liquor Liability (Not a Market for Monoline Liquor Liability)
- Auto Repair
- Fuel Oil Delivery Operations
- Limousine / Livery Operations



Target Risks (including but not limited to)

Contracting

Class Features

- GC, Owners Interest and Artisan Contracting Risks
- Maximum Limits of \$5,000,000 available
- Policies Offered on Project Specific Risks, including Extended Completed Operations
- Pollution Exclusion with Give Back for Hostile Fire Offered on a per risk basis
- Primary and Non-Contributory Offered on a per risk basis
- Waiver of Subrogation Offered on a per risk basis

Target Classes of Business

- Interior Trade Contractors
- Fit and Finish Trades Contractors
- Electrical Trade Contractors
- Plumbing Contractors
- Carpentry Contractors
- Drywall / Wallboard Contractors
- HVAC Contractors
- Fire Suppression and Installation Contractors
- Landscaping Contractors (Limited Tree Cutting)
- Metal Erection (Non-Structural)
- Conduit Construction
- Excavation
- Painting – Interior, Exterior, Exterior Tanks
- Powerline Construction
- Siding Installation
- Roofing Contractors
- Project Specific Risks with New and Remodel / Repair Construction Exposures
- Non Expansion Bridge Construction / Repair
- Masonry
- Boiler
- Sign Erection
- Apartment Construction
- Custom Home Builders 20 or less per year
- Commercial-Grade Condo Construction
- Frame Rental Apartment Buildings

Products / Manufacturing

Class Features

- Maximum Limits \$5,000,000 available
- Minimum Attachment point is \$1,000,000
- Claims Made or Occurrence
- Manufacturer, Assembler, Importer, Distributor, Mfg's Rep, Incidental Installation and Repair
- Primary and Non-Contributory Coverage

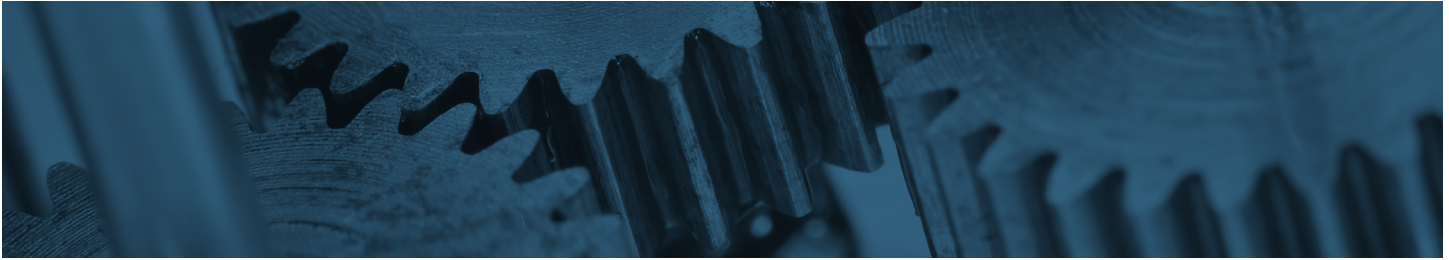
Target Classes of Business

Industrial

- Signs
- Tanks
- Trailers
- Valves
- Pipes
- Plumbing Supplies
- Communication Equipment
- Pumps & Compressors
- Machine Shops Containers
- Conveyor / Material Handling Equipment
- Machinery Equipment and Parts
- HVAC Equipment

Consumer Based

- Cookware
- Furniture
- Hand Tools / Hardware
- Sporting Goods (No Helmets, Bungees or Scooters / Skateboards)
- Cosmetics
- Auto Parts (No Brakes, Airbags, Safety Belts)
- Office Machines
- Boats and Boat Parts (Non-Motorized)
- Appliances



Target Risks (including but not limited to)

Transportation

Class Features

- Maximum Limits of \$5,000,000 available
- Minimum Attachment point is \$1,000,000
- Auto Liability Offered in Conjunction with GL Driven Classes up to \$5,000,000 (Contracting Fleets, etc.)

Target Classes of Business

Limousine / Livery Operations

- Attachment points varying from \$1,000,000 to \$3,500,000 to \$5,000,000
- Average account will be local to intermediate radius travel
- Operations should have Formal Safety programs in place (driver safety, vehicle maintenance, hiring)
- Acceptable SAFERSYS rating for all risk
- Average Fleet size 15-20 units

Airport / Hotel Shuttle Operations

- Attachment points varying from \$1,000,000 to \$3,500,000 to \$5,000,000
- Average account will be local radius travel
- Acceptable SAFERSYS rating for all risk
- Average fleet size 10-15 units

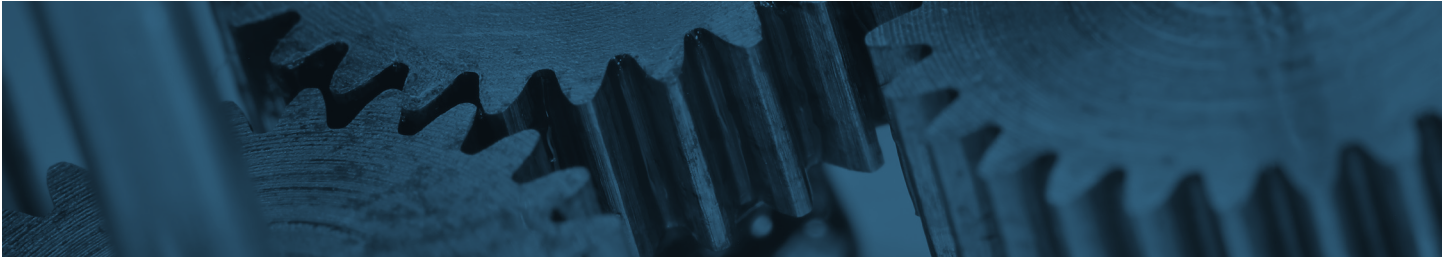
Fuel Oil Delivery Operations

- Operations should have Formal Safety programs in place (driver safety, vehicle maintenance hiring)
- Acceptable SAFERSYS rating for all risk
- Radius of Operations – 50 miles to 100 miles
- Average Fleet size 15-20 units
- 80% or more Home Heating Fuels with 20% or less non-residential fuels
- Target risks have fleet makeup of Light to Heavy Units
- GL coverage for Residential and Commercial HVAC and Plumbing work covered
- Broad Form Pollution Endorsement provided on excess if same coverage provided on primary which includes: Follow form Erroneous Delivery, Failure to Supply, Upset and Overturn, Loading and Unloading, Hostile Fire, Products Completed Operations, and Operations Pollution Coverage

Miscellaneous Classes

Classes Considered

- Restaurants (including Liquor – State and Risks Dependent)
- Garage Liability – Not including GKLL
- Auto Dealers
- Lessor's Risk Only (i.e. Strip Malls, Hotel & Motels, Vacant Property - State & Risk Dependent)



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Notes



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