



**HUDSON**  
INSURANCE GROUP®

# 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

- Receive Quote Same Day with Complete Submission
- Immediate Binder and Policy Issuance
- Designated Renewal Underwriter for Expedited Service
- Quick and Easy Post-Issuance Processing
- Limited Wholesale Brokerage Appointments per Territory
- Minimum Premiums: \$3,500 – \$7,500 (Class of Business Dependent)

## Benefits/Features

- Rated A (Excellent) by A.M. Best, Financial Size Category XV
- 100% Non-Admitted
- Wholesale-Only Excess Market
- Excess Limits Up to \$5M
- Occurrence or Claims-Made Excess Coverage
- Underlying Carrier Rating Requirements: A-, V or Better
- Ability to Write in All 50 States

## 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
- Transportation-Driven Risks (Not a Market for Long-Haul Trucking Operations)
- Restaurants / Taverns, Including Liquor Liability
- Auto Repair / Towing Operations
- Fuel Delivery Operations
- Non-Metro Sanitation Operations

*(continued on back)*



## Contacts

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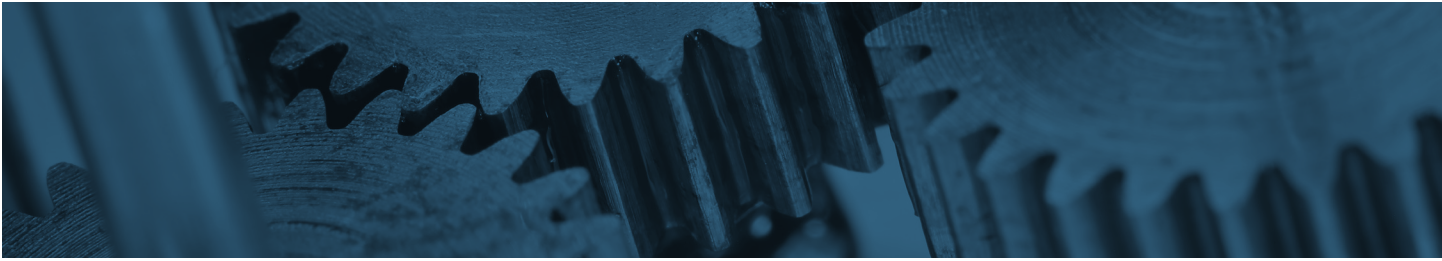
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### Hudson Insurance Group

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Please direct your submissions to [submit.hxs@hudsoninsgroup.com](mailto:submit.hxs@hudsoninsgroup.com).



## Target Risks within Key Classes (including but not limited to)

### Contracting (General Contractors & Trade Contractors)

- Electrical Trade
- Plumbing
- Carpentry
- HVAC
- Fire Suppression and Installation
- Excavation
- Painting (Interior, Exterior and Tanks)
- Powerline Construction
- Masonry
- Boiler
- Sign Erection
- Apartment Construction
- Custom Home Builders 20 or Less per Year
- Commercial-Grade Condo Construction

### Auto / Transportation

- Limousine Operations
- Airport / Hotel Shuttle Operations
- Courier Services Operations
- Non-Emergency Ambulette / Paratransit
- Social Services Operations
- Sales Fleets

### Ask About Target Risks on Other Key Classes

- Restaurants / Taverns, including Liquor Liability
- Auto Repair / Towing Operations
- Fuel Delivery Operations (Expanded Pollution Form Available)
- Non-Metro Sanitation Operations

### Manufacturing & Distribution

#### Industrial-Based

- Signs
- Tanks
- Trailers
- Valves
- Pipes
- Plumbing Supplies
- Communications Equipment
- Pumps and Compressors
- Machine Shop Containers
- Conveyor / Material Handling Equipment

#### Consumer-Based

- Machinery Equipment and Parts
- HVAC Equipment
- Cookware
- Furniture
- Hand Tools / Hardware
- Cosmetics
- Auto Parts (No Brakes, Airbags or Safety Belts)
- Office Machines
- Boats and Boat Parts (Non-Motorized)
- Appliances
- Metal, Plastics and Rubber Goods

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