

Umbrella

eCLIQ® Product Highlights

FOR AGENTS AND BROKERS

Umbrella coverage from Liberty Mutual Insurance protects your clients when they need it most. Purchasing higher liability limits through an umbrella policy provides greater peace of mind and increased protection at a reasonable cost.

It's easy to include umbrella coverage with every policy when using eCLIQ® to write business.

ELIGIBILITY

Umbrella coverage is available for all lines in eCLIQ® with the following minimum underlying limits:

- General Liability — \$1,000,000/\$2,000,000
- Auto Liability — \$1,000,000
- Employers Liability — \$500,000/\$500,000/\$500,000

COVERAGE

Umbrella policies add an extra layer of protection once the underlying general liability or auto policy limits have been exhausted. Purchasing an umbrella policy is often more cost-effective for your clients than buying higher primary limits.

- Coverage follows the primary policy in key areas
- \$10 million capacity
- Defense costs in most cases in addition to the policy limits
- Worldwide coverage
- Additional insureds included if required in a contract or agreement and covered by the underlying insurance
- Per location or per project aggregate included when provided in the scheduled underlying policy
- Automatic drop down if the primary occurrence limit is exhausted or the remaining primary aggregate is below occurrence limit
- Bodily injury to co-employees and covered by the underlying insurance
- Crisis management coverage is automatically included on lead excess and umbrella policies with a \$250,000 limit
- Crisis management reporting period is seven days (compared to industry average of 24-72 hours)

Enhanced Umbrella Coverage

Available by optional endorsement:

- Employee benefits liability
- Knowledge of occurrence
- Foreign liability
- Waiver of subrogation

To learn more about umbrella coverage, contact your underwriter or territory manager today.