

EXCESS/UMBRELLA LIABILITY

Excess and Umbrella Liability are policy types designed to provide additional and supplementary coverage for large losses and potential coverage gaps in an organization's primary liability insurance. These products can be written on a "mono-line" basis and attach to any scheduled Commercial General Liability, Commercial Automobile Liability, Garage Automobile Liability or another Excess or Umbrella Liability policy.

These "occurrence-based" forms generally:

- Cover compensation claims made by third parties and the associated legal costs of defending and settling these actions
- Provide excess coverage with respect to the scheduled underlying policies

Submission Essentials

To help our team provide the best possible underwriting experience, please include the following information as part of an Applicant's submission:

- Completed and Signed Application
- Detailed Loss History
- Excess/Umbrella Coverage Requested
- Underlying Coverage Details
- Auto Schedule and Radius (if applicable)
- Details of Expiring Coverage (Incumbent Insurer and Expiring Premium)

Underwriting Philosophy

TruStar prides itself on its collaborative and deal-focused underwriting philosophy.

Our Excess and Umbrella Liability underwriters are actively targeting contractors, business and personal service providers, manufacturers, and wholesalers, but welcome any other opportunities to become your trusted underwriting partner.

To learn more about our current appetite or to download an application and other marketing material, please visit us at trustar.ca

