

Excess & umbrella



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Our excess & umbrella product line offers products in both a lead and excess position over approved underlying carriers.

Capabilities

- \$25,000,000 capacity
- Umbrella or excess form
- Admitted or non-admitted paper
- Occurrence or claims-made coverage

Target classes

We underwrite a broad range of insureds from small businesses to larger, diversified customers.

- Construction
 - Commercial, residential, and industrial
 - General contractors, trade contractors, and subcontractors
 - Practice, project, OCP, wraps
 - Carpentry, electrical, plumbing
 - Landscaping, tree removal
 - Excavation, grading of land
 - Sewer main construction
 - HVAC contractor
- Manufacturing
 - Industrial and agricultural machinery
 - Concrete goods
 - Metal goods
 - Consumer products
- Services
 - Equipment rental
 - Janitorial
 - Schools

Minimum premium

- As low as \$1,000 per million of coverage with a policy minimum premium of \$5,000.

Requirements

- Underlying carriers with ratings of A- VI or better
- Minimum underlying limits of \$1m/\$2m/\$1m for general liability, \$1m CSL for auto liability, \$500/\$500/\$500 for employers' liability

Underwriting information required

- ACORD or carrier umbrella and general liability applications
- Any supplemental applications/questionnaires required by the primary GL carrier
- Three year loss summary (five year preferred) along with details on any individual losses exceeding \$50,000
- Description of operations, exposures, controls, and rating basis
- Exposure base information-number of vehicles by type, size, use, and gross receipts, payrolls, etc.
- Underlying carriers, effective dates, limits, and premium
- Expiring and target premiums

Value added

- Experienced claims staff
- Engineering services available
- A.M. Best rating of XV

Markel regions

Markel Mid South

Plano, TX
469-241-3400

Submissions:
midsouth@markelcorp.com

Markel Midwest

Chicago, IL
847-572-6000

Submissions:
midwest@markelcorp.com

Markel Northeast

Red Bank, NJ
732-224-0500

New York, NY
646-929-5699

Submissions:
northeast@markelcorp.com

Markel Southeast

Richmond, VA
804-747-0136

Alpharetta, GA
678-935-5700

Submissions:
southeast@markelcorp.com

Markel West

Woodland Hills, CA
818-595-0600

San Francisco, CA
415-490-4600

Scottsdale, AZ
480-951-4363

Submissions:
west@markelcorp.com

