

# When “what if...?” happens, answer with umbrella coverage.

## ► Spectrum®

Small business owners are used to taking on challenges. But sometimes, they get into situations they didn't plan on. Liability exposures can take many forms, and some can be serious. If losses exceed liability coverage limits, our commercial umbrella policy can help.

### Coming Through When Other Coverage Doesn't

Since an umbrella policy is written as a separate liability policy working in conjunction with existing BOP coverages, you're able to keep your customers' premiums affordable.

#### An umbrella policy:

- Provides “excess” coverage over underlying liability insurance after the limits have been exhausted.
- Provides extra protection for your customers' business assets if an unforeseen liability exposure should arise.

Plus, you can save time with fast, easy ICON quoting.

### Who Should Purchase Commercial Umbrella Insurance?

Typically, the more a business interacts with customers in person, the higher the liability risk. Risks can be even greater if heavy machinery or dangerous equipment is being used.

Working off-site can also increase liability risk. For instance, if employees are working at a client's house, there's a higher risk of accidental property damage such as:

- Holes in walls
- Vehicle damage
- Broken windows

#### ► We Make it Easy on EBC

EBC provides upsell messaging on the **Policy Details** page when a policy is eligible for Umbrella coverage. When you click **QUOTE UMBRELLA NOW**, you'll go right to the Spectrum® Shopping Cart. It's easy and you earn more commission!

Note: A typical umbrella policy begins with a \$1 million limit and can potentially go as high as \$10 million or more, depending on your industry.

## Real World Examples

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**Springs & More, Inc.** manufactures and distributes springs for mattresses and other furniture. Weekly, the company produces over 100,000 springs. While they have general liability, commercial auto and workers' compensation coverage, they don't carry umbrella insurance. Here's a look at what can happen when an umbrella policy is not in place:

- Because of a change in their supply chain process, several months' worth of spring inventory was considered defective and unusable.
- The sofa and mattress manufacturers who bought from Spring & More have filed claims against the company.
- These product liability claims have exhausted the limits of their general liability policy and they have no way to pay on these high court-awarded damages.
- Unfortunately, Springs & More had to declare bankruptcy and was forced out of business.

**Umbrella coverage would have made a difference.**

**As an employee of EB Florist**, Mike was driving the company car for a delivery one afternoon and had an accident involving another car. EB Florist has commercial auto insurance and umbrella insurance.

The accident caused excessive damage to the other car and the driver's injuries resulted in over \$1M in medical expenses. That driver hired an attorney and sued EB Florist. Their commercial auto policy only covered up to the \$1M liability limit of that policy. The Hartford's umbrella policy covered the rest. Without the umbrella policy to cover the excess damages, EB Florist would've been responsible for the difference and forced to pay out-of-pocket or declare bankruptcy.

**Umbrella coverage DID make a difference.**

Note: These are fictitious examples, not actual customers.

- ▶ As an agent, you know how to protect your customers from loss. Umbrella coverage is part of a risk management strategy that may help protect your agency from unintended E&O loss when one isn't recommended.

**Contact your small business sales rep to learn more.**



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