



PREFERRED
CONCEPTS LLC

ezumbrella.com is one of the most successful Internet insurance products available today. Agents from all 50 states access ezumbrella.com on a frequent basis and consider this program an indispensable tool when trying to place commercial umbrella coverage.

- \$5, \$10 & \$25 million limit on "A XV" rated Admitted Paper
- \$2020 minimum premium
- Commissions Paid
- "End to End" transaction capability including Online Policy Issuance
- Superior service from industry experts
- No initial volume requirement

Classes of Business:

- Construction
- Hospitality
- Manufacturing
- Real Estate
- Restaurant
- Retail
- Service
- Wholesale

Please visit www.ezumbrella.com Zurich & Preferred Concepts, LLC look forward to your participation in this exciting and innovative endeavor.

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EZUMBRELLA

COVERAGE SUMMARY & UNDERWRITING GUIDELINES (All Programs)

A. Company: *Zurich*

Policy Number: To be determined
Coverage: Umbrella Liability Occurrence Form
Term: One Year
Limits: 5, 10 & 25,000,000 Per Occurrence
Products and Completed Operations Hazard Aggregate
General Aggregate, where applicable, follow form of Primary Policies

SIR \$0 Each Occurrence
Except New York - \$10,000 SIR

B. Underlying Requirements:

General Liability	\$1,000,000	Per Occurrence
	\$2,000,000	General Aggregate per Location
	\$1,000,000	Products Completed Operations Aggregate
Personal & Advertising Injury	\$1,000,000	Per Occurrence
Employee Benefits	\$1,000,000	(if applicable)
Automobile Liability	\$1,000,000	Combined Single Limit BI and PD
Employers Liability	\$500,000	Each Accident
	\$500,000	Disease Policy Limit
	\$500,000	Disease Each Employee
Liquor Law Liability	\$1,000,000	Each Occurrence/Aggregate per Location (Applicable to Hospitality and Restaurant Programs and specific Retail, Service and Wholesale risks)
D&O – Condo & CoOp's	\$1,000,000	Each Occurrence and Aggregate
Professional Liability*	\$1,000,000	Each Occurrence and Aggregate
Pesticide or Herbicide Applicator Liability*	\$1,000,000	Each Occurrence and Aggregate

*Only for designated classifications

Excess Uninsured Motorist/
Underinsured Motorist: If you have vehicles registered in, or employees located in, the following states there will be an additional premium charge for this exposure, unless you reject such insurance in writing. Affected states: Florida; Louisiana; New Hampshire; Vermont; West Virginia; Georgia.

Underlying Carriers must be rated A-VII or better, unless specific exceptions* are made prior to binding

Employer liability carriers rated B+V or better are acceptable (State Funds are acceptable)

C. Terms & Conditions:

As per American Guarantee Form U-UMB-103-B CW (7/03)

Coverages provided only to the extent that the primary carrier is providing coverage as noted above.

PROGRAM**UNDERWRITING GUIDELINES****Construction**

- Annual receipts/sales up to \$50,000,000.
- Total vehicle count not to exceed 50

If exposures exceed any of the above guidelines please contact us for assistance at 866-308-8555 or e-mail underwriting@ezumbrella.com

- No engineering or design work
- All sub-contractors used must maintain same underlying limits and contractor must have contract indemnifying insured and naming insured as additional insured evidenced by certificate of insurance
- Submit a FULL description of all operations
- Individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods may require additional loss information.
- **Concrete:**
 - High rise or foundations up to 10 stories
- **Electrical:**
 - No airport, emergency or subway lighting, or security
- **Landscaping/Gardening:**
 - No pools, excavation, tree surgery, tree removal, patios or concrete work
- **Work involving scaffolding:**
 - No scaffolding over three stories
- **Plumbing:**
 - No fire protection sprinkler work (single-family private residence fire protection sprinkler work by referral)
- No process piping (for chemicals or petroleum)
- No railroad construction
- No home builders

Hospitality

- Maximum of 20 locations.
- Maximum of 1000 rooms per location.
- Maximum building height of 30 stories
- Maximum of 30 boat slips
- Total vehicle count not to exceed 30

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- Cooking facilities must meet Fire Safety codes (Fire suppression systems, fire extinguish systems)
- Hi-rise buildings should be either fire-resistive or non-combustible material
- There must be at least two (2) means of egress from each floor, properly marked
- All interior stairwells must be completely enclosed with non-combustible material and have at least a Class B fire door
- Leases from all tenants must contain: Hold Harmless and Indemnification Agreements, and must require Certificates of Insurance including landlord as additional insureds
- No boarding or rooming houses, seasonal risks, unusual sports facilities such as ski lifts, boat rentals or night clubs
- Submit a brief description of all operations
- Individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods may require additional loss information

Manufacturing

- Revenue up to \$60,000,000
- Total vehicle count not to exceed 35.
- Hauling up to 250 mile radius

- No more than 10 tractor trailers

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- .Submit a brief description of all operations
- Individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods may require additional loss information.

Real Estate

- Total number of locations not to exceed 30.
- Maximum of 1000 rooms per location.
- Maximum building height 30 stories.
- Maximum of 30 boat slips
- Total vehicle count not to exceed 35

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- Cooking facilities must meet Fire Safety codes (Fire suppression systems, fire extinguish systems)
- Hi-rise buildings should be either fire-resistive or non-combustible material
- There must be at least two (2) means of egress from each floor, properly marked
- Leases from all tenants must contain: Hold Harmless and Indemnification Agreements, and must require Certificates of Insurance including landlord as additional insureds
- No insured owned or operated garages, retail or wholesale operations
- No construction operations other than for own properties
- All sub-contractors used, must maintain same underlying limits and contract must contain indemnification of contractor and be backed up with acceptable insurance certificate evidencing contractor as additional insured
- Submit a brief description of all operations
- Individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods may require additional loss information.

Restaurant

- Total number of locations not to exceed 30.
- Maximum of 30 boat slips
- Total vehicle count not to exceed 20

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- Cooking facilities must meet Fire Safety codes (Fire suppression systems, fire extinguish systems)
- Hi-rise buildings should be either fire-resistive or non-combustible material
- There must be at least two (2) means of egress from each floor, properly marked
- All interior stairwells must be completely enclosed with non-combustible material and have at least a Class B fire door
- Having no more than 50% of sales derived from the sale of alcohol
- No Disco, Night Club, or Comedy Club exposure
- Submit a brief description of all operations
- Individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods may require additional loss information.

Retail

- Total number of locations not to exceed 30.
- Building area for each location not to exceed 50,000 square feet
- Total vehicle count not to exceed 35.

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- If liquor sold, required limit is 1M/1M per location
- Security personnel – If independent contractors, must have contract indemnifying insured and naming insured as additional insured, evidenced by certificate of insurance for limits of \$1M
- Any Armed Security Guards or dogs is a decline
- Submit a brief description of all operations
- Individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods may require additional loss information.

Service

- Revenue up to \$60,000,000
- Maximum of 30 boat slips
- Total vehicle count not to exceed 35.

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- Submit a brief description of all operations
- Individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods may require additional loss information.

Wholesale

- Revenue up to \$60,000,000
- Total vehicle count not to exceed 35
- Hauling up to 250 mile radius
- No more than 10 tractor trailers.

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- Not a market for any Wholesaler who contractually assumes liability in whole or in part for the product it sells
- Total tobacco sales not to exceed 20%
- Submit a brief description of all operations
- Individual or policy year aggregate losses, paid or reserved, for amounts greater than \$100,000 during the last five (5) full policy periods may require additional loss information.