

Are You Selling Leaking Umbrellas?

Is the umbrella you are selling your customers the source for future errors and omissions (E&O) claims? Recent E&O litigation suggests agents may be held responsible for policy language differences resulting in coverage gaps. Consider:

COVERAGE FEATURES	USLI	COMPETITORS
Broad definition of bodily injury: Will your carrier cover damages resulting from mental injury and humiliation?		
Pre- and post-judgment interest: Does your carrier pay for pre- and post-judgment interest?		
Volunteer activities: Will your carrier cover loss originating from volunteer activities including youth sports?		
Host liquor liability and prescription drugs: Will your carrier cover host liquor exposures, and will it cover the lawful use of a prescription drug?		
No schedule of underlying insurance: Does your carrier cover newly acquired and rental vehicles if they are not specifically scheduled?		
No annual aggregate: Does your carrier's policy include any annual aggregates?		
A.M. Best rated A++ Carrier		
A proud member of the Berkshire Hathaway Group		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses. See bizresourcecenter.com for a full list of available business solutions.		

Our Personal Umbrella product distinguishes us from many of our competitors and provides your customer the peace of mind they seek when purchasing an excess policy. We offer:

- ▶ Online instant quotes produced in minutes
- ▶ Prefilled applications with point of sale marketing materials
- ▶ MVRs ordered and paid for by the company
- ▶ Direct Bill for new and renewal business
- ▶ Policies issued within 24 hours
- ▶ Excess UM/UIM in all states except New Mexico
- ▶ Broad risk appetite including high risk, celebrities and farm/ranch
- ▶ Underwriter support to respond to your questions
- ▶ Accessible underwriters including real time web chat