

Small Business Umbrella

Starr Companies' Small Business team provides a suite of commercial multi-line products specifically tailored to the needs of small to mid-sized businesses. We are pleased to offer an Umbrella Product to complement our Business Owners Policy product. Umbrella policies provide increased limits of liability protection for low premiums. Our Umbrella limits are applicable after the underlying Business Owners liability policy limits have been exhausted.

Target Risks

- Professional Offices
- Medical Offices
- Retail Stores
- Artisan Contractors (except NY)

Coverages Available

- Umbrella coverage underlying Business Owners Policy (including Non-Owned Auto and Commercial Auto policy)
- Does not include coverage over an underlying Workers' Compensation or Professional Lines policy

Limits

- Up to \$5,000,000

Eligibility

- Available in all states except VA
- Must purchase an underlying Starr Business Owners Policy
- Can purchase Starr Umbrella with or without Commercial Auto Liability

Eligibility for Umbrella over Commercial Auto Liability

- The underlying Commercial Auto limits must have a minimum of \$1,000,000 coverage and be written by a carrier with a rating of "A-" or higher (AM Best)
- Commercial Auto cannot be written in vehicles garaged in FL, LA, MI, NH, VT, WV
- Only light / medium / PPT vehicles (< 20,000 LBS GVW) and up to 4 vehicles in total
- Less than 150 miles radius for business use only with no vehicles used as passenger transport vehicles

Our Umbrella Premiums start as low as \$500

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Small Business team at smallbusiness@starrcompanies.com or visit www.starrcompanies.com/insurance/smallbusinessoverview

Coverages described herein are underwritten by Starr Indemnity & Liability Company.

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.