Umbrella

Travelers Umbrella Liability coverage provides higher limits of liability for automobile, general liability and employer’s liability exposures.

Statistics show that less than half of small business owners have adequate liability limits. Make the right choice and add a Travelers Umbrella Liability policy to your accounts.

Travelers Umbrella Liability policies provide higher limits of liability over automobile, general liability, and employers liability exposures. In addition, Travelers Umbrella may provide broader coverage than the underlying general liability under certain circumstances depending upon the underlying coverage.
General product features

- **Broadened insured** – Anyone who is an insured in any underlying insurance as agreed to on a written contract executed prior to loss.

- **Watercraft** – Watercraft and Aircraft Liability is covered on a “following form” basis in Select Accounts via attachment of UM 04 84.

- **Territory** – is anywhere in the world.

- **Liability coverage for professional employees** – Who is an insured (no professional health care services employee exclusion as there is in the CGL).

- **Newly acquired or formed organizations** – with no 90-day reporting limitation.

- **Advertising and personal injury contractual coverage** – Contractual coverage is provided on a “following form” basis.

- **First dollar defense** – For suits not covered by underlying insurance, which are subject to the “retained limit.”

- **Liquor legal liability** – is provided on a “following form” basis (New York State Exception exists – see contract for details).

A $1 million Umbrella automated estimate is generated whenever a new Master Pac or Pac Plus is quoted in IENet.

Depending on the risk characteristics, many Master Pac risks (such as Apartment, Building, Business, Condominium, Office and Store) can produce a bindable quote with limits up to $5 million by answering just one question.

For other Pac types (such as Contractors, Garages, Religious and Restaurant), bindable quotes up to $2 million may be available.

**For all business types, limits up to $25 million may be available.** Please contact your underwriter for details.

Travelers Umbrella policies require the following underlying limits:

- At least $1 million underlying occurrence limit/$2 million aggregate General Liability (either by writing a Master Pac℠, Pac Plus℠ or OMNI℠ policy).

- And/or $1 million underlying CSL Auto Liability if the risk has an auto exposure (non-owned/hired and/or owned auto).

- And/or $500/$500/$500 underlying Employers Liability limit (Workers Compensation policy).
This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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