

“It’s raining lawsuits... Does Your Client Have An Umbrella?”

Selling Feature	Premier’s Approach
<p>What is an Umbrella Policy?</p>	<ul style="list-style-type: none"> • Designed to provide an extra layer of liability protection above the coverage provided by Commercial auto, CGL, Non Owned Auto and more. • Kicks in when liability limits are exhausted on the primary insurance policies • Coverage provided insures bodily injury and property damage arising out of the business activities of the insured anywhere in the world
<p>Target Risks</p>	<ul style="list-style-type: none"> • Contractors • Lawyers, Consultants, IT Professionals • Property Owners • Manufacturing and Wholesale Risks • And more.....
<p>Premier’s Umbrella Policy Features</p>	<ul style="list-style-type: none"> • \$25M Liability Limit Available! • Worldwide Protection with No Territorial Restriction • Ability to quote with or without SIR • True Drop Down Capabilities, not just Excess! • Will respond if allegations are groundless, false or fraudulent
<p>Unique to Premier</p>	<p>Personal Liability Extension for `key persons`</p> <ul style="list-style-type: none"> • Impressive feature that is exclusive to Premier! • Includes legal protection for: Directors and Officers, Corporate Officers and Partners • Ability to drop down and pay first dollar Personal Liability Claims • No need to schedule personal lines policies • No Auto Exclusion
<p>What have we written lately?</p>	<p>Drainage Contractor – 8 MM Umbrella, \$3200 Premium</p> <ul style="list-style-type: none"> • <i>Why Premier?</i> Quick Turnaround and Contractor’s Liability Underwriting expertise <p>Property Management Firm– 8 MM Umbrella, \$2400 Premium</p> <ul style="list-style-type: none"> • <i>Why Premier?</i> Competitive Premium and Wording Strength <p>Consultant and Recruiting Firm– 2 MM Umbrella, \$625 Premium</p> <ul style="list-style-type: none"> • <i>Why Premier?</i> Ability to package with Underlying CGL/ E & O Policy
<p>Stand Alone Policy</p>	<ul style="list-style-type: none"> • No requirement to have underlying policies with Premier
<p>Why Premier?</p>	<ul style="list-style-type: none"> • Founded in 1989, Premier is the largest privately owned Canadian MUA • Independently held, not owned by a broker (your competition!) • An MUA that’s a true niche program specialist, not a generalist – providing in-house underwriting and claims expertise second to none

Visit www.premiergroup.ca for our application & wording

Please note the actual policy language & attached endorsements will dictate scope of coverage in the event of a claim.