

UNIQUE RISKS



Umbrella/Excess Liability

The purpose of Unique Risks' Umbrella & Excess insurance program is to provide brokers with additional capacity for both harder to place accounts as well as those handled by standard markets. Our Umbrella and Excess Policy will provide Liability protection up to the stated limits, in excess of the limits provided by the primary policies it schedules.

Target Classes

- Accounts with High Severity Exposure
- Manufacturers, Wholesalers and Suppliers
- Start-Ups
- Accounts with high U.S. sales (Up to 100%)
- Goods Manufactured Overseas
- Sports, Leisure & Recreation
- Special Events
- Roofers, including Hot Work
- Wrap-Up

Declined Classes

- Long Haul & U.S. Trucking
- Cannabis & Cannabis By-Products & Vape Shops
- Vaccine Manufacturers

Policy Features

- Policy Form – Occurrence & Claims Made
- Follow Form

Program Highlights

Umbrella Limit: Up to \$10,000,000 - access to more if required

Excess Limit: Up to \$10,000,000 - access to more if required

Min Premium: \$2,500

Submit applications to:

Email: Submissions@uniquerisks.com

Submission Requirements

- A completed Liability Application
- Breakdown of revenue by product & US sales
- Underlying Policy Quotes/Documents
- Loss History

For General Inquiries:

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