

Excess Casualty

Your clients built their businesses by sweat equity. But in a flash, all that hard work could disappear. The professionals at WestCongress understand the importance of crafting the right excess liability insurance solutions for your clients.

Program Highlights:

- Nationwide coverage (Ex. AL, IA & MN)
- Commercial Excess Liability - \$5MM Occurrence/\$5MM Aggregate
- Lead or excess layer positions (Supported & Unsupported)
- Occurrence or claims-made coverage
- Centralized submission, processing, placement and servicing
- Broad risk appetite

Target Segments/Risks:

Focus on small to middle market risks for:
Specialty Contractors

- Residential and commercial roofing and other artisan contractors
- Equipment installation, servicing and repair
- General Contractors
- Homebuilders and Remodelers

Energy Contractors

- Land-based energy site and service contractors
- Equipment rental w/ operator
- Machine shops
- Oil and Gas product risks

Security Service Firms

- Security or patrol agencies with armed and unarmed operations
- Detectives or investigators with armed and unarmed operations
- Armored car or transport services

Alarm Systems Companies

- Alarm installation and servicing contractors
- Alarm monitoring companies/central station
- Alarm manufacturers

Safety Systems Companies

- Commercial and residential system installation
- Commercial and residential sales, service or design
- Fire extinguisher sales or service
- Dealers or distributors of safety equipment

Minimum Submission Requirements:

- Signed complete ACORD application including full description of insureds operations
- 5 years currently valued loss runs for respective lines of coverage (including scheduled underlying)
- Description of large losses
- Underlying quotes for respective lines of coverage
- Auto liability controls, if applicable

WestCongress Excess solutions are offered through a surplus line carrier with an AM Best Financial Strength Rating of A- (Excellent) VII.

The information contained in this document is accurate based on current market conditions and is subject to change. Interested parties who have clients that are suitable in this sector are encouraged to contact WestCongress for more detailed information on program highlights, eligible and ineligible classes, and coverages



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