



Commercial Umbrella Coverage

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Commercial Umbrella coverages described here are in the most general terms, and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

With each passing year, the number and severity of lawsuits filed and judgments sought are rising. Defense costs alone can amount to considerable sums. Your liability insurance limits may be dangerously inadequate for a potential multimillion dollar judgment. Would your business survive? You can protect your financial future with a Commercial Umbrella Liability Policy from Central.

Policy Coverages

The Commercial Umbrella Policy provides an additional layer of liability coverage ranging from \$1,000,000 to \$10,000,000, over and above your underlying policy limits. For example, if your underlying Commercial policy has a liability limit of \$500,000, a \$5,000,000 Commercial Umbrella Liability Policy would bring your total liability protection up to \$5.5 million, at a very affordable price!

With almost any umbrella policy, there can be limitations or exclusions that may result in a broadening, or narrowing, of coverage. Central's Umbrella Policy is written as a true excess layer of coverage, meaning it provides the same coverage as your underlying policies, thus avoiding possible surprises in the event of a claim. To qualify for this protection, it is necessary to maintain certain limits of liability coverage for your business with your underlying Commercial policy.

Commercial Umbrella Liability is available for a variety of exposures including:

- General Liability
- Garage Liability
- Business Auto Liability
- Employer's Liability
- Employee Benefits Liability
- Liquor Liability



Fulfilling the Promise Since 1876

Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company

www.central-insurance.com

Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.



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