VOLITION
UNDERWRITERS

FOR COMMERCIAL INSURANCE PRODUCERS

VOLITIONUNDERWRITERS.COM

EXCESS LIABILITY

A higher limit starts with the underlying coverage.

Supported, unsupported and New York construction excess inquiries.

Send the underlying quote or policy with the excess request. Limits, exclusions, operations and attachment all matter when reviewing how the proposed layer fits the account.

Supported excess

Review an excess layer with the corresponding primary placement.

Unsupported excess

Ask about an excess review when the primary placement is handled separately.

New York construction

Flag the Labor Law requirement, direct exterior employee height exposure and subcontracted operations at the start.

> Do not assume an excess layer supplies coverage excluded by the primary. Request review of the actual terms and intended structure.

PREPARE FOR REVIEW

- Requested limit, attachment and effective date
- Underlying limits, forms and material exclusions
- Operations, locations, loss information and contract requirements

REQUEST EXCESS REVIEW

cmsubmissions@volitionunderwriters.com

For NY construction, state whether Labor Law is required in both the primary and excess placement.

For licensed insurance producers. Availability and account acceptance are subject to underwriting, state rules and issued policy terms. This material does not bind coverage. Available layers and terms vary by account.