EXCESS LIABILITY

Excess liability accounts

Start with the underlying coverage and the limit the insured needs above it.

Route	What to establish
Supported excess	An excess option associated with the primary placement. Confirm which underlying coverage can be scheduled and the terms available.
Unsupported excess	An excess placement considered over underlying coverage arranged separately. Provide complete primary terms and underwriting information.
NY construction excess	Identify the need for NY Labor Law review, direct employee work, subcontracting and the intended attachment.

Explain the requested structure

State the desired excess limit, the attachment point and whether the need is for an annual practice policy or a specific project. Include every underlying coverage to be considered, its limits and policy dates. Avoid assuming all underlying exposures are scheduled.

> For NY construction, an option described as Labor Law silent should not be treated as a promise of full Labor Law coverage. Review the actual quote, forms, exclusions and conditions.

Subcontractor and employee exposures

Describe supervisory-only work separately from hands-on work. Identify interior and exterior employee operations, maximum height and the process used to manage subcontractors. Requirements can differ among excess options.

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EXCESS LIABILITY

Excess submission checklist

Send enough underlying information to assess the proposed attachment and the actual exposures.

☐ Named insureds, locations, operations and requested effective date.

☐ Desired excess limit, attachment point and annual practice or project basis.

☐ Complete underlying quotes or policy documents, including declarations, forms and exclusions.

☐ Underlying limits, aggregates, deductibles or self-insured retentions and policy periods.

☐ Underlying premium and exposure basis where available.

☐ Recent loss runs and explanations of significant claims, open reserves or unusual trends.

☐ Applicable GL, auto and employers liability details where the requested excess may schedule them.

☐ For construction: sales, payroll, subcontractor costs, project types and territory.

☐ For NY construction: need for Labor Law consideration, direct employee height exposure, experience and subcontractor controls.

☐ Relevant contracts, required limit wording and any project-specific insurance requirements.

Before accepting terms

Confirm the scheduled underlying coverage, attachment, aggregate treatment, material exclusions and any subcontractor warranty. Higher limits do not by themselves remove restrictions in the proposed coverage.

Send the account summary and available documents to cmsubmissions@volitionunderwriters.com. Include the requested coverage, effective date and work locations in the message.

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