



Century's Excess/Umbrella Division: Placing the Last Piece of the Puzzle

Century's Excess/Umbrella team is in tune with the challenges presented by current market conditions and we're here to help provide coverage options when others won't.

Capacity

- \$5,000,000 Excess or Umbrella
- Supported or Unsupported

Target Market

- Accounts purchasing \$15,000,000 or less in Excess capacity
- Century can offer placements anywhere within the limit tower

Underlying Limits Required:

General Liability-

- \$1,000,000 Each Occurrence / \$2,000,000 General Aggregate

Auto Liability-

- \$1,000,000 Combined Single Limit
- Excess over auto only eligible for small fleets (less than 20) of non-heavy vehicles when written in conjunction with excess over casualty

Employers Liability-

- \$500,000 Each Accident/Each Employee/Policy Limit

Underlying carriers must have an AM Best Rating of A- VII or better

Minimum Premiums

- As low as \$750 per \$1,000,000

Liquor Liability Requirements

- Accounts with annual liquor receipts or \$1,000,000 or less
- Liquor receipts being 40% or less of total receipts
- States with ISO liquor liability grade < 7

State Availability

- Century offers excess solutions in all states except Missouri, Washington and West Virginia. All programs except contractors available in Colorado.

[Click Here to Download Century's Excess/Umbrella Division Flyer](#)

Century's Excess/Umbrella Target Classes

- Apartments, Condominiums or Townhomes
- Dwellings - Lessor's Risk Only
- Restaurants*
- Farms With Or Without Livestock
- Schools – Trade Or Vocational
- Pool Halls Or Bingo Halls
- Bed and Breakfasts
- Convenience Stores Or Stores
- Artisan Contractors
- Lessor's Risk
- Roofing - Commercial (\$1M max. limit)
- Plastic Or Rubber Goods Manufacturing
- Mercantile Risk
- Warehouses
- Beverage Distributors
- Automobile Repair Or Service Shops
- Land Or Vacant Land
- Machinery Or Equipment Dealers
- Offices & Banks
- Auctioneers
- Welding Or Cutting
- Real Estate Property Managed
- Landscaping
- Beauty Shops, Nail Salons
- Campgrounds

*The Excess/Umbrella is again open to writing restaurants, subject to enhanced criteria in light of COVID-19, please contact your underwriter with any questions.



Send Us Your Submissions at umbrellaquotes@centurysurety.com

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We appreciate your partnership & support!