



Umbrella coverage applies as excess liability over an insured's primary insurance or in excess of a selfinsured retention in areas where no primary insurance exists.

#### **Service Excellence**

Dedicated claims adjusters are able to have more control over large claims, as opposed to when the Umbrella is written with another carrier.

#### **Umbrella Coverage Offerings**

- Coverage available in excess of primary limits.
- Limits options available between \$1,000,000 and \$10,000,000.
- Underlying coverages must be written with a CopperPoint company with the exception of Employer's Liability with an A- or better rated company.
- Commercial Umbrella affords higher limits of liability and, in some instances, broader coverage as compared to Underlying policies.
- We maintain a broad risk appetite that follows that of the underlying policies

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its wholly-owned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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