

## Policy Highlights

- Umbrella, ISO Commercial Excess Liability Coverage Form (CX 00 01 04 13) and Excess Umbrella forms available.
- Non-admitted capabilities in all 50 states. Not currently writing in New York.
- Admitted coverage available on Plaza Insurance paper in 40 states.
- Applicable State Surplus Lines Taxes are in addition to premium.
- This is a brief outline only.

### Other Coverage Parts Available

- Follow Form Non-Owned and Hired Auto Liability (endorsed to the CGL).
- Follow Form Employee Benefit Plan Liability.
- Follow Form Stop Gap Employers Liability (endorsed to the CGL).
- Follow Form Additional Insured in Primary.
- Ability to add Primary Non-Contributory when included in the underlying policies. Individual and Blanket Waiver of Subrogation can be added to excess for additional premium when included in primary.
- Follow Form Professional on limited “BOP” classes as well as ambulance, non-emergency transit. Prior approval for professional form or endorsement required.

### Standard Limits

- \$1 million to \$5 million lead
- \$10 million excess capacity
- \$1 million X Primary AL buffers

### Submission Requirements

**Submission Clearance: [RHKCSUBMISSIONS@RHKC.COM](mailto:RHKCSUBMISSIONS@RHKC.COM)**

- Complete submission
- Supplemental questionnaire
- Underlying terms and pricing
- Loss summary
- Expiring and target pricing

## Target Classes

### Habitational

- Apartments, up to 10 stories, fully sprinklered (no HUD, Section 8, student occupancy or any New York locations)
- Condominiums
- Dwellings
- Hotel/motel
- Commercial real estate development
- Townhouse or similar association
- Parking structures

### Restaurant

- Limited service to upscale with 75 percent or less in alcohol receipts

### Specialty Auto

- Beverage distributing
- Garbage hauling
- Moving and storage
- Sand and gravel hauling
- Scrap metal dealers, salvage yards
- Concrete mixed in transit (no pumpers)
- Oilfield water haulers
- Wholesale distributor fleets

### Auto Service

- Automobile repair and service
- Gasoline stations (no fuel delivery)
- Tire dealers (no used tire sales, limited re-tread)

### Mercantile and Manufacturing Classes

- Underwrite origin and end use of products

This brochure is intended for general information purposes only and is not an insurance policy. The coverages described are subject to definitions, limitations and conditions. Please read the policy forms and endorsements for details. Eligibility, coverages, discounts and benefits may vary by state.

## Commercial Contracting

- Alarm installation – no monitoring or design
- Appliance and accessories installation
- Carpentry
- Communication equipment installation (including cell tower)
- Concrete
- Demolition/wrecking – under five stories
- Driveway, sidewalk paving or repaving
- Drywall
- Electrical apparatus installation
- Electrical work within buildings
- Excavation
- Fire suppression contractors
- General contracting (up to 100 percent paper)
- Grading
- Janitorial
- Landscape gardening
- Machinery installation
- Masonry (no refractory or boiler)
- Metal erection (less than five stories)
- Painting
- Pre-fab building erection
- Roofing – commercial
- Sandblasting
- Septic installation/cleaning
- Sewer/water main construction
- Sheet metal work
- Sign erection

## Contacts

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