



# Excess Casualty

## Commercial Umbrella and Excess Liability

QBE's experienced Excess Casualty underwriters are well versed in many industry classes. We have been writing Excess Casualty for more than 30 years with Lloyds and across all key international markets. We can offer catastrophe coverage for single or multiple locations around the globe. We value long-term partnerships and can offer flexible solutions tailored to your unique insurance needs.

### Here's how we make it possible:

#### Key capabilities

- Flexible attachment points and program structures
- Financial security
- Experienced client-focused underwriters
- Admitted and surplus lines capabilities
- In-house team of claims and legal professionals

### Umbrella Liability

**Capacity:** Up to \$25 million

**Coverage:** Available in all 50 states.

Competitive policy form with optional crisis management, most favorable jurisdiction and other frequently requested coverage extensions that your customers need.

#### Target Classes

- Services
- Retail/Wholesale
- Real Estate/Insurance/Financial Institutions
- Hospitality
- Manufacturing

### Excess Liability

**Capacity:** Up to \$25 million

**Coverage:** Occurrence, Claims-made or Occurrence Reported coverage following the terms of most major U.S. and international insurers' lead umbrella forms.

#### Target Classes

- Services
- Retail/Wholesale
- Real Estate/Insurance/Financial Institutions
- Hospitality
- Restaurant
- Communications/Media/Technology
- Manufacturing
- Specialty Contractors
- Defense Contractors

#### Territorial scope

U.S. and U.S.-domiciled multinational insureds

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## QBE in North America

At QBE we will do all we can to say “yes” to turn your business opportunities into reality. We are one of the 20 largest insurers and reinsurers worldwide, with more than 125 years experience and a unique understanding of risk. Headquartered in Sydney, Australia, QBE operates in 43 countries, with a presence in every key insurance market. QBE in North America is rated “A+” by Standard & Poor’s and “A” (Excellent) by A.M. Best.\*

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This document is designed to provide you information on the Excess Casualty Insurance Program. It does not include all the features, exclusions and limitations of the policy.

\* Learn more about ratings guidelines at [standardandpoors.com](http://standardandpoors.com) and [ambest.com](http://ambest.com).

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