



Underwriting Guidelines for A&M's BIG UMBRELLA

1. **Minimum premium \$350** for 1st Million and \$250 per Million for increased limits.
2. Up to a **\$10,000,000** limit available.
3. **Stores** up to **\$3.5mil.** Receipts for mercantile (main street/low hazard). @ \$ 30 per \$ 100,000 in sales.
4. **Commercial rentals** up to **25,000 sq. ft.** for lessor's risk (offices, shopping centers etc.) @\$ 15 per 1000 sq. ft.
5. **Professional offices** up to **30,000 sq. ft.** for office occupancy (most professions are eligible). @ \$ 33 per 1000 sq. ft.
6. **Residential Rentals** Up to **55 units** for habitation risks (apartments) @ \$18 per unit.
7. **Auto** - up to 5 private passenger vehicles lt. trucks, no more that one commercial type vehicle. Auto primary minimum underlying 250/500/100 or \$ 1,000,000 CSL if commercial use.
8. Commission 10% new and renewal.
9. Direct bill renewal. New business is agency or direct bill at your option.
10. A+ XV admitted carrier.

BIG Umbrella's commercial option is only available as part of a personal umbrella policy.

Primary coverage must be with B+ V admitted or non-admitted.

Only available in California at this time.

Online Fillable Application

[Personal Umbrella Application](#)

[Commercial Supplemental Application](#)

Eligible Classes

Apartments, Condominiums, Flats, Dwellings

We write buildings with hazards that are not out of the ordinary.

Ineligible Risks are converted dwellings, non-profit housing, housing projects, institutional housing, housing authorities and buildings in excess of four (4) stories.

Commercial or Mercantile Premises rented to others (LRO)

We write buildings rented to others that do not present unusual exposures to tenants or to neighboring buildings.

Vacant Land

We write urban and rural. We exclude loss from developing of vacant land.

Offices or Business Operations

We write offices that have incidental products liability, premises operations or off-premises exposure.



All Professional Liability is excluded

THESE ARE THE ELIGIBLE OFFICES:

Accounting
Dentists
Doctors
Insurance Agents and Brokers
Lawyers
Real Estate Agents
Veterinarians

Retail/Wholesale Stores and Specialty Shops (maximum receipts \$7,500,000) We write those which do not present more than incidental products or off-premises exposure.

THESE ARE THE ELIGIBLE MERCANTILE CLASSIFICATIONS & QUALIFICATIONS:

Antique Stores
Aquarium Sales & Supplies
Art Galleries
Artist Supplies
Audio/Visual Equipment- Service/repair < 25% of total sales
Bath Shops
Barber Shop/Beauty Shops/Hair Salons- Exclude Professional Liability. Hair transplant, reducing, tanning, massage, tattooing are ineligible operations. Only 10 or fewer operators per location. No repackaging of cosmetics. Nail shops are ineligible (incidental manicurist acceptable).
Beauty Supply Stores- No repackaging, mixing or modifying products
Beverage Shops - No Liquor
Blankets/Bedspreads
Bookbinding/Printing Supplies
Books/Magazines- Comic books or sports card sales < 10%
Bric-a-brac Stores
Bridal Gowns
Camera Equipment/Supplies
Cards - Greeting
Coin & Stamp Dealers
Ceramics, Pottery, China
Clocks
Clothing Stores- Clothing manufacturing ineligible
Coffee, Tea, Spices
Fruit & Vegetable Stores
Gift Shops
Golf Equipment Stores- Cart rentals ineligible.
Graphic Arts/Graphic Designers
Greenhouses



Dairy Products - Farm operations ineligible
Delicatessens- Liquor sales limited to 25% of total sales (No delivery service)
Five & Dime Stores
Hearing Aid Stores- Professional Liability Excluded
Hobby & Model Stores
Ice Cream Stores
Jewelry Stores/Distributors
Juices & Syrups- No relabeling or repackaging
Kitchen Accessory Stores
Ladies Lingerie
Lamp Shops
Laundries- Self-service acceptable if fully attended and closed by 10:00 p.m. (no drycleaners)
Leather Goods
Lithographing
Mailing & Address Companies
Musical Instruments
Notions
Office Machines, Equipment & Supplies- Repair/Service < 25% of receipts.
Optical Goods- Professional Liability Excluded
Packaging Stores
Painting or Pictures
Piano Stores
Picture Frames Plant
Stores
Shoe Stores/Distributors Silk
Flowers/Plants
Taxidermist
Trophy Stores/Supplies
Tuxedo Stores

Ineligible Occupancies

- Manufacturing
- Incidental storage of paint or paint thinners, gasoline, oil, petroleum products or other chemicals.
- Fireworks, arms, ammunition.
- Hay, grain, feed, or fertilizer.
- Wood, lumber, cabinets or furniture.
- Tires, gas stations, auto repair shops. • Paper, rags or other scrap material.,
- Vehicle or boat storage.
- Theaters, schools, day care centers, churches or auditoriums.
- Bars, taverns or nightclubs