

# NEW COMMERCIAL UMBRELLA

## PROGRAM HIGHLIGHTS



**Admitted & Non-Admitted available**

### TERRITORY

- California and various states

### SERVICE

- In house rating
- Direct or Agency bill
- Commission 10%

### GUIDELINES:

- Umbrella up to \$10M/Excess available – Follow form
- Account revenue up to \$15 Million
- All underlying carriers must be rated A-VII or better
- Losses cannot exceed over \$100,000 in the past 5 years
- over 700 GL class codes available

### RECENT SUCCESSES:

- Restaurants – Liquor - Ok
- Real Estate: Apartments, Vacant Land/ Farms/ LRO
- Homeowner/Town Home Association
- Manufacturing
- Mobile Home Parks
- Vehicle Fleet: 25 vehicles no more than 10 extra heavy trucks

### MINIMUM PREMIUM:

- \$500 First million - \$675/ Additional layer

### EXCLUDED CLASSES:

- Healthcare and Assisted Living
- Contractors - Residential
- Trucking or logistic

**Contact: Commercial Department**  
**Direct: 949-488-2255 / 800-488-4096**

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**Forms and applications available at:**  
[www.kinginsuranceca.com](http://www.kinginsuranceca.com)



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