

# ESCAPE | EXCESS CASUALTY eCOMMERCER



## QUICK REFERENCE GUIDE

- Available 24/7, from any computer with internet access
- Coverage in all 50 states on both admitted & non-admitted paper
- 'Live Chat' functionality with eCommerce Excess underwriters
- Immediate access to Quote, Binder, Policy and Invoice
- Over 700+ GL Class Codes available



**STARSTONE**

Part of the Enstar Group



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## The StarStone Advantage

### TARGET CLASSES OF BUSINESS

#### The best fitting risks for ESCAPE include:

- Restaurants
- Hospitality: Hotels, Motels, etc.
- Real Estate: Apartments, Vacant Land/ Farms, LRO Buildings etc.
- Commercial and Trade Contractors
- Retail
- Service
- Distributors
- Homeowner/Town Home Associations
- Manufacturing

### LIMITS

- For UMB, FFEXS and High EXS coverage: \$ 1million - \$10 million
  - Maximum attachment point for High EXS: \$25 million (not including primary limits)
- All limits are automatically listed on the Quote Letter.

### COMPETITIVE PRICING

- **Low Hazard**  
MP \$750/ 1st million,  
\$675 / additional layer
- **Medium Hazard**  
MP \$900/ 1st million,  
\$775 / additional layer

### MAXIMUM EXPOSURES

- Payroll: \$5m
- Revenue Exposure: \$15m
- Restaurants: up to 50% liquor
- Land: 10,000 acres
- Apartments: 3,000 units
- Real Estate: 1.5 million square feet
- Dwellings: 150
- Vehicle Fleet: 25 vehicles with no more than 10 extra heavy trucks

### RESTRICTIONS

- Contractors (Commercial or Residential): not available in AR, CO, HI, NY, SC
- Contractors (Residential): not available in AZ, CA, FL, NV, OR, TX, WA
- No ground up or structural residential construction in all states
- No trucking or logistics
- No energy risks
- Liquor Liability: not available in AL, AK, Washington DC, NH, VT, WV, PA: Philadelphia and Luzerne counties
- Section 8 Housing: available up to 15%
- Student Housing: available up to 25%
- Use of Cranes: available up to six stories

\* GUIDELINES ARE SUBJECT TO CHANGE \*

If the risk does not fit ESCAPE, please send it to your StarStone field underwriter