



UMBRELLA INSURANCE



ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional property and casualty insurance company providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$600 million in annual written premium and has approximately \$1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT ARBELLA.COM.



WITH A COMMERCIAL UMBRELLA POLICY,
YOU ARE COVERED IF THE LIMITS UNDER
YOUR PRIMARY POLICY ARE USED UP.
YOUR ASSETS, AS WELL AS YOUR FUTURE
EARNINGS, ARE PROTECTED.



Why do I need a commercial
umbrella policy?

Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, New Hampshire, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional insurance agents. Our local agents can review your particular circumstances and explain the details of any coverages for which you are eligible. Issuance of coverage is subject to underwriting.



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HERE. FOR GOOD.™

A commercial umbrella policy could protect your company against excess liability judgments for loss, injury, or even death caused by neglect. It is designed to provide liability protection over and above the insurance policies you currently have.

Jury awards and out-of-court settlements routinely run into the hundreds of thousands or even millions of dollars. Add to this the cost of legal fees and the expense becomes staggering. An unexpected catastrophe could result in a large judgment against your company. Without adequate protections, your company's current assets could be placed in serious jeopardy.

Expect the Unexpected

How well protected is your business from paying a large liability loss?

The following events did happen and could happen to you:

- An electrician came into contact with a live wire at a construction site and suffered traumatic brain injury, allegedly the result of the electrical contractor's negligent work.
SETTLEMENT: \$2,900,000

- An ironworker fell 65 feet to his death during the construction of a new building due to negligence on the part of the site contractor and subcontractor.
SETTLEMENT: \$2,300,000
- A restaurant waitress was killed in an auto accident due to being intoxicated by alcohol provided by her employer.
PLAINTIFF VERDICT: \$3,776,691

Source: LexisNexis

Why does my company need more insurance?

You may say, "We have auto insurance and general liability coverage. That should be sufficient. Why would we need an umbrella policy?" In today's society, lawsuits are occurring with alarming frequency, and monetary awards can be staggering. Your current insurance will protect your company against a minor misfortune—but it may not give you all the protection you need. The cost of an umbrella policy is not a lot compared to the financial impact a potential catastrophic loss could have on your business.

How much insurance is enough?

Not that many years ago, Commercial Umbrella coverage was a specialty product for insureds of larger sizes or higher hazards. Now companies of all sizes and industries recognize the need for extra protection against liabilities.

To ensure that you're protected against the unknown, resetting liability policy limits can be as critical as reallocating invested assets.

You likely have liability coverage—auto, general and/or employer's. In the event of an accident, these will give your company protection for both bodily injury and property damage or both—but only up to the policy limit. Beyond that, you would be responsible for paying the excess amount for which you are liable.

The amount of umbrella insurance that is right for you depends on a variety of factors. Your type of business, number of employees and amount of assets are all important considerations. Talk to your agent about the umbrella needs of your business so you can decide how much is enough for you.

Added Features

Besides providing increased liability limits, a commercial umbrella policy gives you these additional benefits:

- You are protected against claims that may not be covered by your underlying policies for package, auto liability and/or watercraft liability.
- You are covered anywhere in the world.
- You are covered for defense costs and attorneys' fees associated with claims against you that are covered by your commercial umbrella policy but not by your primary policies. These expenses are paid in addition to your policy limit.

