

SMALL BUSINESS UMBRELLA

Come In
WE'RE
OPEN



STARR
COMPANIES
GLOBAL INSURANCE & INVESTMENTS

STARR Small Business provides a suite of commercial multi-line products specifically tailored to the needs of the SME market. We are pleased to offer an Umbrella Product (StarrBRELLA™) to complement the StarrBOP™ product. Umbrella policies provide increased limits of liability protection for low premiums. StarrBRELLA™ general liability limits are applicable after the underlying BOP policy limits have been exhausted.

UMBRELLA

General Liability Limits:

- \$1M to \$5M in increments of \$1M

Coverage:

- Umbrella coverage over underlying BOP (including Non Owned Auto and Commercial Auto policy)
- Does not include coverage over an underlying Workers Comp or Professional Lines policy

Eligibility:

- Available in all states except VA
- Must purchase an underlying StarrBOP™ policy
- Can purchase StarrBRELLA™ with or without commercial auto

Eligibility for Umbrella over Commercial Auto:

- The underlying Commercial Auto limits must have a minimum of \$1M coverage and be written by a carrier with a rating of A- or higher (AM Best)
- Commercial auto cannot be written if garaged in FL, LA, MI, NH, VT, WV
- Only light/medium/PPT vehicles (< 20,000 LBS GVW) and up to 4 vehicles in total
- Less than 150 miles radius for business use only with no vehicles used as passenger transport vehicles

Our Umbrella Premiums start as low as \$500 !!!

For more information on how a Starr Small Business solution can work for you, contact our Small Business department at smallbusiness@starrcompanies.com

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claims. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.