

# Excess Liability Insurance



Western World's Excess Liability Insurance helps protect against unexpected events, adding a lead excess layer of coverage when a claim exceeds primary insurance limits.



## Coverage Highlights

- Western World provides qualified policyholders with a lead excess liability insurance solutions for small to medium-sized risks and may provide coverage excess of a carrier rated A-VII or better. Coverage may be provided excess of the following:
  - General Liability
  - Auto Liability
  - Employer's Liability
  - Employee Benefits Liability
- Follow form coverage
- Coverage available in all 50 states
- Up to \$5 million in excess limits available on most classes
- Minimum premiums from \$600 to \$1,000
- Target client sales volume: Gross annual revenue of up to \$5 million on contractors and \$10 million on all other classes
- Excess Auto Liability: Ability to include auto liability for clients with auto fleets of up to 10 units



## Over 900 Classes, Including:

### Real Estate

- Exercise and Health Club Facilities
- Clubs
- Churches
- Apartments
- Dwellings
- Warehouses
- Vacant Land/ Landowners
- Vacant Buildings
- Lessor's Risk/ Shopping Centers
- Convenience/ Grocery Stores
- Condominium, Townhome or Homeowners Associations
- Restaurants/Halls

### Contractors/ Subcontractors

- Remodelers
- Artisans
- General Contractors
- Landscapers
- Pest Control Services
- Excavators
- Contractors Equipment Rental
- Handyman
- Masonry
- Tree Trimmers

### Miscellaneous

- Beverage Manufacturing
- Distributors
- Pet Training
- Mercantile Risks

## About Western World

### Dedicated Underwriting Team

Western World employs an experienced and dedicated team to help wholesalers and their clients manage their risks.

### Convenient Platform

Western World utilizes our Western World Integrated Platform (WWIP), which allows producers the ability to rate, quote, bind, and issue policies in one system. WWIP is a long-standing, highly rated and user-friendly system.

### Financial Security

Western World Insurance Company carries an A.M. Best Group Rating of A (Excellent), Financial Size Category XV.

### Claims

Western World's Claims Professionals have developed an expertise in dealing with the exposures of the markets we serve. We are focused on resolving all meritorious claims promptly and in accordance with sound claims handling practices.



## Contact

To learn more about Western World Excess Casualty Insurance, please contact your Western World Underwriter.

# WESTERN WORLD

An **AIG** company

Western World Insurance Company, an AIG company, is a U.S.-based surplus lines insurer. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit [www.aig.com](http://www.aig.com).

All products and services are written or provided by subsidiaries or affiliates of AIG. Certain property-casualty coverages may be provided by a surplus lines insurer. Coverage is subject to actual policy language. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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