

## ***Minimum Underlying Limits***

### **Agent Umbrella**

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General Liability	\$500,000 / \$1,000,000 / \$1,000,000
BOP	\$500,000 CSL for entities with up to 9 employees \$1,000,000 CSL for entities with 10 or more employees
Commercial Auto	\$500,000 CSL for up to 5 vehicles \$1,000,000 CSL for 6 or more vehicles
Employers Liability	\$100,000 / \$500,000 / \$100,000 – (Except in NY)
Employment Practices	\$1,000,000 / \$1,000,000

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### Errors & Omissions

<u>Agency Commissions</u>	<u>Underlying E &amp; O Limits Required</u>
\$0 - \$500,000	\$1,000,000 / \$1,000,000
\$500,001 - \$1,000,000	\$1,000,000 / \$2,000,000
\$1,000,001 - \$1,500,000	\$1,000,000 / \$3,000,000
\$1,500,001 - \$8,000,000	\$2,000,000 / \$4,000,000
>\$8,000,000	Subject to underwriting

*\*\*Defense within limits requires higher limits*

### **Personal Umbrella (Not available in Texas or Wisconsin)**

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Personal Liability	\$300,000 (\$500,000 with swimming pools)
Personal Automobile	\$500,000/\$500,000/\$100,000 or \$500,000 CSL No youthful drivers under age 25
Watercraft	\$500,000 less than 35 feet in length \$1,000,000 more than 35 feet / less than 50 feet No jet skis or personal watercraft