

For Commercial Insurance Agents

The Fund Umbrella[®]

Our unique forms are among the best and broadest in the industry, providing coverage your customers need.



Fireman's Fund[®]
Insurance Company

A company of **Allianz** 

In selecting Fireman's Fund, you are choosing a company with a name that is synonymous with strength and stability, dating back to 1863.

The Fund Umbrella can eliminate gaps in coverage over and above the primary liability insurance policy, and it's flexible enough to be tailored to your client's specific needs. More importantly, it adds a second layer of protection against liability verdicts that can advance past a policy's primary limits. In addition to lead umbrellas over the Fireman's Fund primary, we offer:

- Monoline Umbrella capability
- Excess limits up to \$50 million
- Over 50 years of underwriting expertise, flexibility and responsiveness for this product line
- Custom solutions that meet the specific needs of clients
- Dedicated umbrella/excess claims specialists

Broad Appetite and Flexibility

Our umbrella appetite is broader than you might think. Underwriting selection is based on each account's characteristics and driven by attachment point and limits offered. Our appetite includes:

- Residential and Non-residential Real Estate
- Manufacturing
- Travel and Leisure
- Hotels
- Trade and artisan contracting
- Retail
- Restaurants
- Business Services
- Wholesalers/Distributors
- Food and Related

The types of risks that are out of our appetite:

- Tobacco and Related Products
- Pharmaceuticals and Invasive Products

- Aircraft and Satellite Products
- Energy and Petrochemical
- Railroads
- Firearms and Ammunitions
- Nursing Homes
- Critical Auto Parts Manufacturing
- Mines

Separate Aggregate Limits Over Each Primary Policy

Most carriers have a single aggregate for both excess and umbrella coverages, but The Fund Umbrella gives your clients a separate aggregate limit over each aggregate limit in the scheduled primary policy. For example, in addition to having an aggregate over just your premises liability and products/completed operations, The Fund Umbrella extends coverage over all aggregates, such as liquor liability and employer's liability.

Additional Coverage Benefits

- Automatic additional insureds covered at named insured's option
- Automatic coverage for newly acquired or formed companies
- Follow form aggregates applies to per location, per policy, per project, per coverage
- Automatic waiver of subrogation included if provided on the primary policy
- Unintentional Failure to Disclose i.e., Unintentional E&O, is covered
- Ability to add Personal Umbrella Coverage for officers and key employees.

Please contact your local excess underwriter if you have a specific question about our appetite, products or services.

The Fund Umbrella®

Coverage/Feature	The Fund Umbrella [5400-10-03]	Benefits
Excess Coverage A		
Broad Named Insured language	Broad Named Insured wording. Any person or insured that is an insured in Primary Policies is an insured under our policy.	Provides continuity of coverage over primary thereby reducing gaps.
Aggregate Limits	<ul style="list-style-type: none"> ▪ General - same manner as each primary ▪ Prod/Compl Ops - Separate aggregate over each primary aggregate 	True following form aggregate limits - provides more limits than any other form.
Pollution Exclusion	Covers hostile fire; auto fuels; auto upset and overturn, plus "Covered Pollution Cost or Expense" [ISO]; mobile equip fuels, prod/compl ops; bldg heating equip; pesticide or herbicide applicator; contractors; materials.	Coverage is not reduced from that provided by industry primary forms.
Umbrella Coverage B		
Broad Named Insured language	Broadly-defined named insured wording to include, for example, Real Estate Managers, Custodians, Legal Representatives, and other defined terms.	Automatic coverage - no endorsement necessary.
Aggregate Limits - Separate for: <ul style="list-style-type: none"> ▪ General ▪ Products/Compl Ops ▪ Occupational Disease 	<ul style="list-style-type: none"> ▪ Yes ▪ Yes ▪ Yes 	More total limits at no additional premium charge.
Personal Injury Coverage <ul style="list-style-type: none"> ▪ Discrimination 	Personal Injury definition includes discrimination defined as "unlawful treatment of individuals based on race, color, religion, gender, age or national origin."	Broad Personal Injury coverage.
Employers Liability	No built-in exclusion.	For new or overlooked exposures.
Advertising Injury	Broader than ISO. We cover what other companies exclude, plus infringement of copyright, trade dress or slogan.	Coverage for inadvertent use in advertisement.
Pollution Exclusion	Covers limited hostile fire.	Broader coverage than competitor forms.
Policy Conditions		
Unintentional Failure to Disclose	Coverage not denied due to unintentional failure to disclose products, work, property owned or used by you, which exists at the inception date of the policy.	An honest mistake at the inception of the policy will not put the insured at risk of having no coverage.
Automatic Waiver of Subrogation	When primary waives its rights, so will we.	No requirement to notify us to endorse.

Contact Information

Fireman's Fund® contributes a portion of profits to support firefighters for safer communities, through our Heritage Program®. We encourage our agents to participate.

www.firemansfund.com

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverage may differ by state.

