



Sterling Underwriters Agency, Inc.
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NEW UMBRELLA & EXCESS UMBRELLA MARKET!!!!

**\$25,000,000 LIMITS AVAILABLE
 \$15,000 MINIMUM PREMIUM**

PROGRAM HIGHLIGHTS:	
• Broad Definition of Bodily Injury includes shock, mental anguish, mental injury or humiliation.	
• Broad definition of Personal Injury includes non-employment related discrimination (where available)	
• Named Perils pollution for Lightning or Explosion	
• Covered Pollution Cost or Expense for Auto or Mobile Equipment related occurrences	
• Contractual follow form waiver of subrogation (where available)	
• No Self Insured Retention	
• Worldwide Coverage	
• Pay on behalf of the "insured" provision	
Restricted & Prohibited Classes:	
• Alcohol Manufacturing	• Livery
• Automobile Tire Manufacturing	• Nursing Homes/Assisted Living
• AZ, CO, CA, HI, NV, NY, OR, WA Contracting Risks	• Residential Contractors
• Gun Manufacturing/Distributor	• Swimming Pool Manufacturer / Contractor / Distributor
• Helmet Manufacturing/Distributor	• Tobacco Manufacturing/Distributor
• Latex Glove Manufacturing/Distributor	• Tobacco Manufacturing/Distributor
UNDERLYING REQUIREMENTS:	
• Carriers must be rated at least by A- VII AM Best	
• General Liability underlying limits: \$1M/\$2M/\$1M	
• Employers Liability limits: \$500/\$500/\$500	
• Auto \$1M – Will consider fleets up to 300 vehicles consisting of PPT's, Light and Medium Trucks.	

We look forward to providing you with not only another viable market for your Surplus Lines business, but excellent response and service. Please contact us for specific submission requirements.

Please direct your submissions and questions to:
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