



We represent multiple insurers for healthcare facility Umbrella/Excess liability, some on an exclusive basis. We look forward to working with you on your umbrella and excess liability opportunities.

*A few facts about the program:*

Insurers: Various insurers rated by A. M. Best as "A-" or better

Type of Paper: Excess/Surplus Lines

A.M. Best Rating: A- / Excellent or better

Minimum Premium: \$10,000

Maximum Capacity: \$10,000,000

Minimum attachment: PL: \$1,000,000/\$3,000,000  
GL: \$1,000,000/\$3,000,000  
EBL: \$1,000,000/\$1,000,000  
AL: \$1,000,000  
EL: \$500,000/\$500,000/\$500,000

Min. A. M. Best rating  
for primary insurer(s): A- / Excellent (individual situations can be discussed)

S.I.R.: \$10,000 or \$25,000

Excess Professional: Always Claims-Made

Excess GL: Either Claims-Made or Occurrence depending on Primary

Policies – Auditable? No - Flat

Ineligible states: None

Commission to Agent: 10% (wholesaler brokers – inquire about our terms)

Installments Available? No

Advance Submissions: We accept submissions 120 days in advance of the normal expiration date.

Once you have developed the primary insurance terms, you can expect a response from us by the specified “due date” or within 15 days of our receiving a complete submission, whichever is sooner. When we are dealing with a particularly complex case we may require more time to finalize the excess terms. Submission documents should be transmitted electronically to:

[umbrella@chelsearhone.com](mailto:umbrella@chelsearhone.com)

We urge you to carefully review the attached “Umbrella/Excess Submission Guidelines” to acquaint yourselves with the information required.