

# MIDLANDS

## Excess Umbrella Coverage

**NEW "In-House" Admitted Market, Available through an A.M. Best "AXV" Rated Carrier  
FOR BUSINESSES WITH UP TO \$25,000,000 IN ANNUAL SALES**

**\$25,000,000 Limits Available**

**Over General Liability, Commercial Automobile, Employers' Liability & Liquor Liability**

### Desired Classes:

- Real Estate Management
- Apartment Complexes
- Distributors
- Hotels
- Manufacturing
- Lessor's Risk
- Contractors (including but not limited to):
  - Nonresidential General Contractors
  - Plumbing / Heating / Air Conditioning
  - Industrial Building / Warehouse General Contractors
  - Painting/Paper Hanging Contractors
  - Masonry & Stone Contactors
  - Floor Laying & other floor work
  - Street & Road
  - Concrete Work
  - Carpentry
  - Electrical Contractors
  - Specialty Trade Contractors

### Required Underlying Limits on:

- General Liability \$1,000,000 / \$2,000,000
- Automobile Liability \$1,000,000
- Employers' Liability \$1,000,000

All underlying carriers must have an A.M. Best Rating of A- VII or better

### Submissions should include:

- ACORD 125
- ACORD 131 (should show underlying premiums, etc.)
- Contractor Supplemental could be required on certain contractors
- Hard copy loss runs required at binding

**Non-Admitted Markets Available  
with Limits up to \$15,000,000**

**Ask our underwriters for additional information.**

**\$505 Minimum Premium for \$1,000,000**

**Please check with Midlands  
For coverage state availability**

Midlands Management Corporation  
Umbrellas\_ExcessLiab@midman.com  
Phone: 800.800.4007 • Fax: 405.840.5432

### HOW TO GET A QUOTE

Send your submissions to: [Submit@midman.com](mailto:Submit@midman.com)

Fax: 405.840.5432

[www.midlandsmgt.com](http://www.midlandsmgt.com)

