



## Commercial Umbrella Insurance

At Pharmacists Mutual, we know the importance of being fully protected. One incident can leave you and your business open to various liabilities and exposures. Our Commercial Umbrella policy was created to provide your business with additional coverage above your underlying liability coverage. With its high coverage limits and minimal cost, umbrella insurance protects the assets you've worked so hard to attain.



**TOMORROW. IMAGINE THAT.**

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## Commercial Umbrella Insurance

# Are You Covered?



WHAT IF your business is found liable for a customer's injury and you are sued for \$2 million but only have \$1 million in liability coverage?



WHAT IF a company vehicle is involved in a car accident and the damages exceed your auto insurance limits?

Umbrella limits start at \$1 million, with higher limits available.

### COMMERCIAL UMBRELLA INSURANCE COVERS:

Commercial umbrella insurance is designed to protect you against losses or verdicts in excess of your primary insurance, or to provide additional limits if your primary policies have been exhausted.

### Our umbrella policy may provide excess liability coverage for:

- Commercial Liability
- Employee Benefits Liability
- Liquor Liability
- Professional Liability\*
- Auto Liability
- Employers Liability

\*The umbrella policy does not provide excess coverage for dental professional liability. Coverage may not be available in all states. Policy terms and conditions control.