

Coverage that fills the gap.

Excess/Buffer Layer Personal Liability Program

A little extra protection goes a long way.

Our Excess/Buffer Layer Personal Liability Program provides coverage that adds another measure of security.

Excess/Buffer Layer Personal Liability Program

This program is designed to satisfy an attachment point for an umbrella policy or provide extra protection beyond what a primary carrier will provide.

- Limits from \$100,000–\$1,000,000

Comprehensive Personal Liability (CPL):

- Owner-occupied (including tenant packages/renter's policy) dwellings only
- CPL follows the insured

Premises Liability:

- Available for all occupancies, including:
 - Vacant dwelling or land
 - Short-term vacation rentals
 - Builders Risk/Course of Construction
 - Renovations
- Corporate names accepted

Optional Coverages:

- Acreage
- Personal Injury (CPL owner occupied only)
- Home Day Care (CPL owner occupied only)