



**MIDLANDS**  
Beyond Coverage™

## UMBRELLA & EXCESS LIABILITY



**CATASTROPHE IS REALITY.** This is why some clients require business liability protection over and above scheduled underlying coverages. Midlands offers a robust suite of Umbrella and Excess products for a broad range of commercial customers. From single location light hazard risks to large scale manufacturers, our responsive and experienced Underwriters can custom tailor an Umbrella/Excess policy for you.

*For a quote...*

[submit@midman.com](mailto:submit@midman.com)



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Coverage™

*For more info...*

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

### PROGRAM HIGHLIGHTS

- In-house admitted market, available through an A.M. Best AXV rated carrier
- \$25,000,000 limits available over general liability, commercial automobile, employers' liability and liquor liability
- General liability: \$1,000,000 / \$2,000,000
- Automobile liability: \$1,000,000
- Employers' liability: \$1,000,000
- Non-admitted markets available with limits up to \$15,000,000
- Competitive pricing and commissions
- Risk Management program available
- Direct access to skilled and responsive underwriting team with decades of experience

### PREFERRED CLASSES

Commercial Construction • Residential Construction  
• General Contractors • Artisan/Trade Contractors  
• Sub-Contractors • Manufacturing • Processing • Wholesale • Retail • Service • Financial Institutions • Technology • Environmental • Commercial Real Estate  
• Habitation Real Estate • Hotels • Motels • Restaurants  
• Municipalities • Law Enforcement • School Districts  
• School Board Legal

#### *For a Quote Today:*

1. Complete ACORD 131
2. Email completed ACORD to [submit@midman.com](mailto:submit@midman.com)

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.