



**MIDLANDS**  
Beyond Coverage™

## EXCESS EMPLOYER'S LIABILITY



**YOU DON'T HAVE TO BE WRONG TO BE SUED.** Catastrophic lawsuits and other liability losses can threaten the future and viability of your client's business. In many cases, primary policies such as Workers' Compensation, General Liability or Employer's Liability do not provide sufficient limits of insurance to fully protect your client's business, business assets and future. Because a primary policy can easily be exhausted, we provide up to \$5,000,000 in excess capacity to single entities, groups and public entities nationwide.

*For a quote...*

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



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*For more info...*

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

### PROGRAM HIGHLIGHTS

- For single entities, groups and public entities nationwide
- A.M. Best "A" XIV rated
- Non-Admitted Paper
- Excess capacity \$5,000,000
- Minimum retention \$100,000 (lower retentions may be considered)
- For self-insured groups: prefer stable and established for 4 or more years; homogeneous with common effective date
- Competitive pricing and commissions
- Risk Management program available
- Direct access to skilled and responsive underwriting team with decades of experience

### POLICY NOTES

- Policy Form: broad form
- Terrorism available upon request
- Claims expense available outside of retention and limit
- Short-term and annual policies available
- Program business opportunities welcomed

### PREFERRED CLASSES

Public Schools • Charter Schools • Utilities • Cities/ Townships • Special Districts • Transportation • Religious Organizations • Contractors • Agriculture • Hospitality • Specialty Artisans • Financial Institutions • Manufacturing • Retail • Wholesale

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.