



# Commercial Liability Umbrella Coverage

*Added protection for you and your company*







# Choose an insurance provider who's as **serious as you are** about protecting your livelihood.

## Discover the advantages of American Family Insurance and our Commercial Liability Umbrella Coverage.

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A visitor to your property slips and falls. A customer suspected of stealing later proves her innocence and sues for defamation of character. An employee falls asleep at the wheel while on company business and collides with another vehicle, killing two of its occupants. You often hear about high awards in lawsuits resulting from accidents. And the more you own in property and assets, the more you stand to lose. American Family understands. And we understand your business. A Commercial Liability Umbrella Policy from American Family picks up where your underlying business insurance liability coverage ends, providing extra liability coverage over your primary limits. We'll focus on keeping your business protected and let you focus on keeping your business accident free. Here's how:

### **Knowledge of your business**

American Family has been protecting the livelihoods of business customers like you for over 30 years. As an American Family agent, and a businessowner, I have exceptional knowledge of your insurance needs, as well as the responsibilities and challenges you face. This experience means you can trust me to provide not only the right insurance—but trusted advice as well.

### **Proactive safety**

Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you'll have access to board certified safety professionals, as well as safety tools and materials, to proactively help you make your workplace safer for your employees and customers.

### **Fast, fair claims**

You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a business claim can present and we're dedicated to getting your business up and running as soon as possible.

### **Helpful business tools**

In addition to protecting your business, American Family is committed to helping it grow. We offer a host of online resources that help turbo-charge your business with the tools and strategies you need to stay on track and ahead of the curve.

# Above and Beyond

American Family's Commercial Liability Coverage is provided by a package of insurance protection custom-built for the needs of business owners whose businesses need additional coverage above and beyond underlying policy limits.

## Is Your Business Vulnerable?

Your primary business insurance may be sufficient to protect you against the usual kinds of loss. But if an award or settlement exceeds the limits of your policy, that additional financial burden falls to you and your company. Often, awards in the aftermath of serious accidents or other situations can exceed basic policy limits by millions of dollars.

Here are some of the types of business establishments we believe should consider a Commercial Liability Umbrella (CLU) Policy. Ask your American Family Agent if your business qualifies.

- Retail Stores
- Beauty Shops
- Barber Shops
- Contractors
- Religious Institutions
- Condominium Associations
- Restaurants
- Funeral Homes
- Apartment Buildings
- Offices
- Service Stations
- Motels
- And Others...

## Policy Coverages

American Family's CLU provides coverage over your primary policies in these key areas:

- Commercial General Liability
  - Bodily Injury
  - Property Damage
  - Personal Injury
  - Defense Costs & Attorneys' Fees
  - Limited Contractual Liability
  - World-Wide Coverage for suits brought in U.S.
- Garage Liability
- Business Auto Liability
- Employer's Liability



## You choose your limits

American Family's CLU Policy allows you to select your liability limits in million dollar increments from \$1 million to \$5 million or more. Your agent can help you determine limits that will meet the needs of your business. American Family's Commercial Liability Umbrella Policy may be more affordable than you think. In most cases, a million dollars worth of extended coverage will cost you relatively little in comparison to the additional protection provided. Your premium will depend on several factors: the nature and location of your business, the liability limit you choose, the number of buildings and automobiles that are covered, and the type of operation insured. After speaking with you about your special needs, your agent can give you a quote.

To qualify for CLU coverage, you must maintain at least certain minimum limits on your primary liability policies.

The chart below indicates the required minimum underlying limits and the total maximum limits available with a \$1 million Commercial Liability Umbrella Policy for each type of coverage.

BASE COVERAGE	TYPE	k = \$ Thousand m = \$ Million														
		\$ 250 k	\$ 500 k	\$ 750 k	\$ 1 m	\$ 1.25 m	\$ 1.5 m	\$ 1.75 m	\$ 2 m	\$ 2.25 m	\$ 2.5 m	\$ 2.75 m	\$ 3 m			
COMMERCIAL GENERAL LIABILITY	Bodily Injury/Property Damage Limit Per Occurrence	■				■										
	Personal Injury/Advertising Injury Limit	■				■										
	Products/Completed Operations Aggregate Limit	■								■						
	General Aggregate	■								■						
AUTOMOBILE LIABILITY	Bodily Injury – Each Person	■				■										
	Bodily Injury – Each Occurrence	■				■										
	Property Damage	■		■												
	(or) Combined Single Limit	■				■										
EMPLOYER'S LIABILITY	Bodily Injury – Each Accident	■		■												
	Bodily Injury by Disease – Each Employee	■		■												
	Bodily Injury by Disease – Policy Limit	■		■												

■ MINIMUM PRIMARY LIABILITY POLICY LIMITS

■ TOTAL MAXIMUM LIMITS WITH A COMMERCIAL LIABILITY UMBRELLA POLICY AT A \$1 MILLION LIMIT

Coverage features and limits vary by state. Some products are not available in every state. Please check with your agent for the exact terms and conditions of your policy.

# All your protection under one roof®

## Consider American Family for your business insurance needs.

- **Businessowners and Business Key Policies**  
Afford a full range of coverages for business property and liability
- **Commercial Liability Umbrella**  
Provides additional liability protection with increased limits
- **Business Auto**  
Includes liability, medical payments and physical damage coverages
- **Workers Compensation**  
Includes coverages for occupational disabilities, injuries and death *(Not available in all states)*
- **Employee Benefits Liability**  
Provides coverage for damages that result from an error or omission in the administration of your employee benefit program.

## Life Insurance

Life insurance from American Family Life Insurance Company can help protect your business from financial loss caused by the death of a businessowner, partner or key employee.

- Help pay off business debt
- Funding for a buy-sell agreement

Life insurance and annuities can help provide financial protection to you, your employees and their families.

- Life insurance policies for employees (e.g., Executive Bonus)
- Annuities to fund Traditional and Roth IRAs – individual retirement plans
- Annuities to fund SEP and SIMPLE IRAs – tax deductible employee retirement plans

*This brochure represents only a brief description of coverages. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Please check with your agent and read the policy for exact details on coverages and exclusions.*



All your protection under one roof®

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