



Umbrella/ Excess Liability FAQ

What is Umbrella/ Excess Liability?

Commercial umbrella insurance sits on top of an existing [NEXT general liability policy](#). It covers most of the same terms, conditions and occurrences of the underlying GL coverage.

In the event of a catastrophic event, the umbrella policy offers a higher limit than general liability without umbrella coverage.

If your insured files a claim, the limit of the general liability policy is exhausted first. Then the Umbrella/Excess Liability coverage kicks in as a safety net to cover additional losses up to the limit and terms of the policy.

Umbrella/ Excess Liability insurance can help protect your customers from unexpected expenses that can affect their business and lead to lawsuits, such as:

- Damage to another person's property
- Injuries
- Advertising harm
- Accusations of libel or slander (personal injury or reputational harm)

Is NEXT offering Umbrella or Excess Liability?

We will present either Excess or Umbrella coverage based on the state that the insured's business is located.

Is NEXT offering standalone (monoline) Umbrella/ Excess Liability coverage?

No, our Umbrella/ Excess Liability coverage is underlying to our General Liability policies only.

Since Umbrella/ Excess Liability is not standalone coverage, there **will not** be a separate policy number or policy documents. If you do select Umbrella/ Excess Liability for your client, you will be able to see the coverage on the quote documents and on the dec page.



What states is Umbrella/ Excess Liability available in?

We will be launching in 41 states and plan to expand to more states in the near future: AL, AR, AZ, CO, CT, DE, FL, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, ND, NE, NH, NM, NV, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV, WY

What limits are available?

We are currently offering either \$1M/\$1M limits or \$1M/\$2M. Check out the details below on our Umbrella/ Excess Liability coverage options:

Coverage	Limit Type	Basic	Pro	Pro Plus
General	Per Occurrence/Aggregate	Not Available	\$1M/\$1M or \$2M/\$2M	\$1M/\$1M or \$2M/\$2M

Is Umbrella/ Excess Liability available for all professions?

Yes, this will be available for all classes of business available for NEXt General Liability coverage.

Who is the carrier providing coverage?

The carrier providing the Umbrella/ Excess Liability will be the same carrier as the General Liability policy that is purchased.

How do I add Umbrella/ Excess Liability on a new quote?

To add coverage, start a general liability quote as normal via the [agent portal](#). On the quote display page you will have the option to add and remove Umbrella/Excess coverage.

Will I be able to add Umbrella/Excess to existing policies?

At this time, to add Umbrella/ Excess Liability coverage to an existing policy, we will need to process a cancel/rewrite. However, we are working on a solution that allows you to fully customize coverage for new and existing policies which will be available very soon.

To add Umbrella/Excess Liability coverage to an existing policy, please email agents@nextinsurance.com so we can assist you.



What commission are we paying agents and how will this reflect in their commission statements?

Since this coverage is underlying our General Liability policies, the commission payable would be for the General Liability policy that was bound.

There will not be a separate line item on the commission statement because it is underlying coverage on the GL policy.

For agents who are set up through a wholesale partner, please contact them directly with any questions.