



## Commercial Liability Umbrella Coverage





## American Family's Commercial Liability Umbrella Coverage

With more than thirty years of commercial lines policy experience and \$15 billion in assets\*, American Family offers businesses the stability, financial strength and products they need. Our 7,000 employees and nearly 4,000 agents are committed to industry-leading service, including fast and fair claims handling—the service businessowners need when they need it most.

We're also committed to helping you control and avoid loss. When risks are identified and controlled, your insurance protection works harder at the lowest possible cost. American Family's outstanding Loss Control and Safety Services give you access to safety specialists and customized loss prevention and reduction programs.

People have trusted American Family since 1927. American Family Mutual Insurance Company is one of the top mutual property/casualty insurance companies in the United States. We offer competitively priced protection for your business, home, auto, life and health, backed by a solid asset base and prudent investments. We build long-term relationships by keeping our promises, and by offering personal attention and coverage that's easy and convenient.

\* Source: American Family Annual Report, 2007

American Family Insurance.  
All your protection under  
one roof.®



## More Protection For More Peace of Mind

An accident leading to a large financial court award or settlement can put a company out of business. A Commercial Liability Umbrella Policy is designed to give you added protection against the financial consequences of major accidents or incidents. For example...

- A visitor to your property trips, falls and injures his back.
- A customer suspected of stealing is detained. She later proved her innocence and sues for defamation of character.
- An employee falls asleep at the wheel while on company business. He collides head-on with another vehicle, killing two of its occupants.

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. Your company's assets are protected against covered losses up to the limit selected.



## 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 Policy. Ask your American Family Agent if your business qualifies.

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

## 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
  - Blanket Contractual
  - 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 operations insured. After speaking with you about your special needs, your agent can give you a quote.

To qualify for CU 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.



## Ask about our no-cost Loss Control Services

There's no better service an insurance company can offer you than help in preventing loss before it happens. When risks are identified and controlled your insurance protection works harder at the lowest possible cost. American Family offers loss control services to its commercial lines insurance policyholders free of charge. Our highly-trained loss control specialists can provide a host of valuable services, including employee training programs, surveys of your site and equipment, and recommendations to help eliminate general and product liability hazards. These are our own employees—not third party contractors—so they understand how to maximize the value of your American Family Coverage.

## Protection for the Future

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. You can protect your business from the possibility of a financially devastating lawsuit with a Commercial Liability Umbrella Policy from American Family Insurance. It can help ease your mind knowing that your business assets and your future earnings are protected. Make an appointment with your local American Family agent today. Find out how a small premium can save your business from a big loss.

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.

“I want to know  
that I have the  
right coverage  
for my business.”

## Consider American Family for your business insurance needs.

### ■ **Businessowners and Business Key Policies**

Afford a full range of coverages for business property and liability

### ■ **Umbrella**

Provides additional liability protection with high 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**

### **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 annuity plans can help provide financial protection to your employees and their families.

- Life insurance policies for employees (e.g., Executive Bonus)
- Traditional IRA, SEP IRA, SIMPLE IRA – tax deductible retirement plans funded with annuities
- Roth IRA – funded with an annuity

*This brochure represents only a brief description of coverages. Please read the policy for exact details on coverages and exclusions.*



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**access anytime**

**1-800-MYAMFAM** AMFAM.COM

American Family Mutual Insurance Company  
and its Subsidiaries

American Family Insurance Company

Home Office – Madison, WI 53783

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