SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Are You Selling Leaking Umbrellas?

Is the umbrella you are selling your customers the source for future errors and omissions (E&O) claims? Recent E&O litigation suggests agents may be held responsible for policy language differences resulting in coverage gaps. Several Personal Umbrella carriers may offer a slightly higher commission for new business, but is the difference in new business commission worth the E&O exposure? Consider:

Do The Policies You Offer To Your Clients Include?

Coverage Features	Our Group	Competitors' Policy
Broad definition of bodily injury (Will your carrier cover damages resulting from mental injury and humiliation?)	✓	?
Pre and post judgment interest (Does your carrier pay for pre and post judgment interest?)	✓	?
Volunteer activities (Will your carrier cover loss originating from volunteer activities including youth sports?)	✓	?
Host liquor liability and prescription drugs (Will your carrier cover host liquor exposures and will it cover the lawful use of a prescription drug?)	✓	?
No schedule of underlying insurance (Does your carrier cover newly acquired and rental vehicles if they are not specifically scheduled?)	✓	?
No annual aggregate (Does your carrier's policy include any annual aggregates?)	✓	?

Capabilities:

Our Personal Umbrella coverages distinguish us from many of our competitors and provide your customer the peace of mind they seek when purchasing an excess policy.

We offer:

- Limits up to $5,000,000*
- A++ Admitted Berkshire Hathaway Company
- Online Inatnat Quotes produced in minutes
- Prefilled applications with point of sale marketing materials
- MVRs ordered and paid for by the company
- Direct Bill for new and renewal business (Payment options and installments with no fees)
- Policies issued within 24 hours
- Excess UM/UIM in all states
- Broad risk appetite including high risk, celebrities and farm/ranch
- Underwriter support to respond to your questions

Compare our coverages and capabilities. Then ask yourself, is the modest difference in new business commission worth a leaking umbrella?

** The maximum limit in Florida is $5,000,000. The maximum limit in Indiana, New Hampshire and Vermont is $1,000,000.*

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your broker. A specimen policy is available from an agent of the company. Your actual policy conditions may be amended by endorsement or affected by state laws.