

Commercial Excess Liability

Align General is pleased to introduce its Commercial Excess Liability program.



Program Highlights

- A.M. Best “A VIII” and “A-IX” rated carrier partners
- ISO Commercial Excess Liability Coverage Form (CX 00 01 04 13)
- Non-admitted capabilities in all 50 states. Not currently writing in New York
- Applicable State Surplus Lines Taxes are in addition to premium

Target Classes

- **Auto Services**
 - Automobile repair and service
 - Auto dealers - Franchise/Non-franchise
 - Tire dealers
 - Towing/salvage
- **Commercial Contractors**
 - Electrical work within buildings
 - HVAC
 - Janitorial
 - Masonry
 - Metal Erection
 - Plumbing
 - Street & Road (no bridge or highway work)
- **Mercantile and Manufacturing Classes**
 - Building materials
 - Food products
 - Metal goods
- **Real Estate**
 - Apartments, up to 5 stories, fully sprinklered (no HUD, Section 8, student occupancy or any New York locations)
 - Commercial real estate development
 - Hotel/motel
 - Warehouses
- **Retail**
 - Construction/farm equipment dealers
 - Grocery stores/supermarkets
 - Restaurants - fast food to upscale service - subject to liquor Grade 5 and below

• Specialty Auto

- Beverage distributing
- Concrete mixed in transit
- Moving and storage
- Sand and gravel operations
- Scrap metal dealers

Submission Requirements

Send submissions to: excess@aligngeneral.com or to submit@aligngeneral.com

Include:

- Complete submission (ACORD application is required)
- Supplemental questionnaire on specialty accounts
- Copies of final general liability and auto quotes
- Loss summary - 3 years plus current year
- Target and expiring pricing for excess layer needing quote

Underwriting Contacts

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