

# General Liability Insurance

Fundamental Underwriters provides general liability (GL) insurance tailored for mid- to large-size insureds, specializing in complex, hard-to-place excess and surplus (E&S) risks. We deliver competitive pricing and tailored coverage through strategic partnerships with a select group of appointed wholesale brokers. Our team offers a broad risk appetite, flexible underwriting and deep excess and surplus expertise to deliver customized solutions.

## Capacity and Limits

- Primary GL written on occurrence or claims-made forms
- Standard Limits: \$1M / \$2M / \$2M and up to \$2M / \$4M / \$4M available
- Liquor Liability: \$1M / \$1M available only with GL placement
- Maximum Limits (subject to underwriting authority): \$2M / \$4M / \$4M
- "A" (Excellent) by A.M. Best (financial size XIV)
- National appetite on non-admitted paper

## Minimum Premiums & Retentions

- \$100,000 / \$50,000 SIR for habitational risks
- \$25,000 / Deductibles \$5,000 - \$25,000

## Underwriting Submission Requirements

- Acord App
- Statement of Values
- Currently Valued Loss Run
- Historical exposures
- Risk Controls and Safety Programs
- Loss Details > \$50,000

## Targeted Classes



### Hospitality

- Hotels
- Restaurants, Dining and Taverns
- Banquet Halls
- Country Clubs



### Products and Manufacturing

- Building Materials
- Clothing and Apparel
- Consumer and Non-Consumer Products
- Machinery and Equipment
- Metal Goods
- Safety Products



### Premises and Distribution

- Office Buildings
- Apartments
- Warehouses
- Shopping Centers



### Out of Appetite

- NYC – Five Borough Business
- Public Entities
- Gentlemen's Clubs and Nightclubs

## Mission Statement

Expertly delivering and servicing tailored insurance offerings via unique underwriting solutions, customized loss control services and proactive claims management for targeted specialty accounts.

