CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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UMBRELLA & EXCESS LIABILITY — POLICY FEATURE CHECKLIST

Pull out your current umbrella or excess policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD | OFTEN LIMITED | IF NEEDED — *Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations*

	POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐	**Every Primary Line Scheduled as Underlying**	Confirm general liability, auto, employer's liability, and liquor (if any) are all listed.	STANDARD
☐	**Follow-Form Coverage**	Confirm the umbrella follows the underlying policies' terms rather than adding its own exclusions.	OFTEN LIMITED
☐	**Drop-Down When Underlying Aggregates Are Used Up**	Confirm the umbrella steps in if an underlying aggregate is exhausted.	OFTEN LIMITED
☐	**Hired & Non-Owned Auto Included**	Confirm the umbrella responds over employees' personal cars and rentals.	OFTEN LIMITED
☐	**Defense Costs Outside the Limit**	Confirm whether defense costs reduce the umbrella limit.	OFTEN LIMITED
☐	**Primary & Non-Contributory / Additional Insureds**	Confirm contract requirements are met on the umbrella, not just the primary policies.	IF NEEDED
☐	**Limits Sized for Today's Verdicts**	Verdicts over $10 million in GL and auto rose 52% in 2024 — review whether limits still fit the exposure.	STANDARD

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is limits that no longer match the exposure. Verdicts above $10 million in general liability and auto rose 52% in 2024, and carriers are raising attachment points and shrinking lead limits. Businesses should confirm every primary line is scheduled underneath, keep auto underlying at $1 million or more, and review whether a single umbrella still covers the realistic worst case.

IMPORTANT — PLEASE READ