

EXCESS LIABILITY

The excess liability policy is issued on an indemnity form and is specifically written to cover the liability exposures of AEGIS members including, but not limited to, bodily injury, property damage and personal injury arising out of the following hazards:

- Worldwide premises and operations
- Products and completed operations
- Pollution
- Automobile
- Employer's liability
- Care, custody and control, added by endorsement
- Failure to supply
- Joint venture
- Mutual assistance, added by endorsement
- Incidental medical malpractice
- Employment practices liability, added by endorsement

The maximum policy limit available is US \$35 million each occurrence subject to certain coverage aggregates and a maximum general policy aggregate of US \$70 million (double the occurrence limit) excess of underlying coverage or a self-insured retention. Certain coverages under the policy are subject to aggregate limits equal to the occurrence limit.

Pollution and employment practices liability coverage are not subject to the general policy aggregate limit.

The minimum self-insured retention is US \$200,000 each occurrence. Underlying limits aggregate protection is available.

Coverage is available for energy-related construction projects as well, including alternative energy facilities.

Coverage is written:

- On a claims-first-made basis in the US.
- On a claims-first-made or occurrence basis in Canada.
- On an occurrence basis for construction risks in the US and Canada.

For US members, AEGIS policies will be issued on a surplus line basis. For Canadian members, AEGIS policies will be issued on a Canadian licensed basis through AEGIS Canada™.

For more information about excess liability, please contact:

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The above information is only a summary of certain terms and conditions of the policy. Additional limitations, conditions and exclusions apply. Many of the words used in this description have specific definitions in the policy. Please consult the actual policy for complete details.