



HUDSON
INSURANCE GROUP®

HUDSON PROFESSIONAL LIABILITY

EXCESS FACT SHEET

UPPER|Deck®

UpperDeck excess liability provides following form coverage featuring a built-in Sublimit of Liability provision and coverage trigger flexibility to follow both occurrence and claims-made forms.

Protection

Excess following form coverage, in accordance with:

- the Primary Policy including endorsements and required notices
- any other Underlying Policy including endorsements, to the extent coverage is further limited or restricted by an Underlying Policy or endorsement

Unique Sublimit Approach

Sublimit of Liability language is built into the policy form and offered at the same ratio to the Limit of Liability as offered under the Primary Policy.

- Example: \$1,000,000 primary with \$100,000 sublimit for Privacy Notification expenses, ratio is 10% of the aggregate; if the UpperDeck policy is for \$1,000,000 xs \$1,000,000, it would have a \$100,000 sublimit for Privacy Notification expenses, same 10% ratio.
- Example: \$1,000,000 primary with \$100,000 sublimit for Privacy Notification expenses, ratio is 10% of the aggregate; if the UpperDeck policy is for \$2,000,000 xs \$1,000,000, it would have a \$200,000 sublimit for Privacy Notification expenses, same 10% ratio.

If the sublimit on the excess needs to be a different ratio, an endorsement may be provided.

Underlying Insurer

- The UpperDeck policy becomes primary if the Underlying Limit is exhausted for all of the Underlying Policies by payment of covered Loss.
- Insolvency of the Underlying Insurer or insured's failure to maintain Underlying Policies will not void the policy but the insured does assume all obligations of the Underlying Insurer(s) and become self-insured for the amount stated in the Underlying Policy(ies).

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Eligible Underlying Policies

The same types of risks we write on our primary internet, tech, media, insurance services and miscellaneous professional liability policies are eligible for UpperDeck. Eligible underlying policy types include but are not limited to:

- Internet/Tech Professional Liability
- Cyber Liability
- Media Liability
- Insurance Agents and Brokers E&O
- Miscellaneous Professional Liability

UpperDeck is not available when the Underlying Policy provides split limits or claim expenses outside the limit of liability. UpperDeck is available over other carriers only; we do not offer UpperDeck when a Hudson company is the Primary Insurer.

Minimum Premium

- For attachments below \$5,000,000, the minimum premium per \$1,000,000 is \$2,500
- For attachments above \$5,000,000, the minimum premium per \$1,000,000 is \$5,000

Attachment and Limit of Liability

- Limits up to \$10 Million, except \$5 Million for insurance services risks
- Minimum attachment point of \$1,000,000; Maximum attachment point of \$20,000,000
- The sublimited coverage will apply only if all Underlying Policies provide for a sublimit

The information contained in this brochure is for general information only and shall not modify the terms of any insurance policy. Business is written on an admitted basis through Hudson Insurance Company and on a non-admitted basis through Hudson Specialty Insurance Company and Hudson Excess Insurance Company.



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