

Underlying Minimum Limit Requirements

Penn National Agent's Umbrella



**PENN NATIONAL
INSURANCE**

Commercial General Liability Simplified ISO Occurrence or Claims Made Form	\$1,000,000 General Aggregate \$1,000,000 Products/Completed Operations Aggregate \$ 500,000 Each Occurrence \$ 500,000 Personal/Advertising \$ 50,000 Fire Damage Limit \$ 5,000 Medical Expenses
*Business Owners Policy Staff Rated Excess Rated	\$ 500,000 Combined Single Limit \$1,000,000 Combined Single Limit
*Commercial Auto Liability 0-5 Vehicles 6& Above Vehicles	\$ 500,000 Combined Single Limit \$1,000,000 Combined Single Limit
Employers' Liability	\$ 100,000 Each Accident Bodily Injury by Accident \$ 500,000 Policy Limit \$ 100,000 Each Employee Bodily Injury by Disease
Errors & Omissions Liability Gross Commission Income \$0 - \$500,000 \$500,001 - \$1M \$1M - \$1.5M \$1,000,003- \$1,500,000 \$1,500,001- \$3,000,000	\$1M Each Claim / \$1M Aggregate \$1M Each Claim / \$2M Aggregate \$1,000,000 Each Claim \$3,000,000 Aggregate \$2,000,000 Each Claim *\$4,000,000 Aggregate
Employment Practices Liability (Coverage is subject to prior approval.)	\$1,000,000 Combined Single Limit
Watercraft Liability – No coverage for jet skis and wave runners Less than 35' in length 36' to 50' in length	\$ 500,000 Each Accident or Occurrence \$1,000,000 Each Accident or Occurrence

We will need 3 years loss information on all underlying personal policies.

For Information Contact: **E&O Department**
Number One Insurance Agency
91 Cedar Street, Milford, MA 01757
1-800-742-6363
estoppel@massagent.com or mstangelo@massagent.com

