

EMC Choice[®] BUSINESSOWNERS UMBRELLA



The EMC Choice[®]
Businessowners umbrella
coverage—low cost excess liability
coverage for your smaller insureds.

One lawsuit or auto accident can destroy the life's work of a small businessowner. But with EMC, your clients will enjoy greater peace of mind knowing that in the event of a loss that exceeds the primary businessowners, employers liability or auto limits, excess coverage is available under our umbrella coverage form.

The businessowners umbrella coverage is easy to quote online. Simply select the limits and coverage and the quote is automatically added to the businessowners policy.

Our new umbrella offering includes the following:*

- The minimum premium is now \$350[†] for the first \$1,000,000 of excess coverage; premium is based on the submission; the umbrella may be subject to the minimum premium or may generate premium in excess of the \$350[†] minimum premium
- Higher limits up to \$5,000,000 (subject to authorization) are subject to 50 percent of the premium of the first \$1,000,000 of coverage, subject to a \$350 minimum premium

EMC Choice[®] Businessowners

Our EMC Choice[®] Businessowners program is designed to meet the needs of many small and midsize business operations. With our lower cost umbrella and other coverage options available under our EMC Choice Businessowners program, you can tailor protection for customers' needs—and easily quote it all online.

Working together, we can protect the small to midsize businesses that are so important to us. By choosing EMC Insurance Companies, you and your customers have local claims service, comprehensive protection and loss control information. Through our network of strategically located offices throughout the country, we're there with the local attention you both deserve.

We offer competitive insurance products for businesses and superior local service—great reasons why you and your clients can *Count on EMC*.

Contact your EMC marketing representative or underwriter if you have any questions about our businessowners umbrella coverage or the EMC Choice Businessowners products.

* The new pricing structure is only available to EMC Choice Businessowners policyholders. Policies that include other forms of liability coverage (such as a commercial general liability policy that covers an exposure that is not eligible for the EMC Choice Businessowners program), other than auto and workers' compensation coverage, are not included.

[†]Minimum premium may be higher in some states.

Not available in all states.

