



AMERICAN RESOURCES INSURANCE COMPANY, INC.

I) GENERAL

American Resources is a market for commercial umbrella risks.

- A) ARIC should be the underlying carrier on both the general liability and automobile liability policies.
- B) It is permissible, in unusual cases, for the automobile liability to be written with another carrier. Full details of the policy not written with us should be given to your underwriter.
- C) Employer's Liability may be written with another company subject to the requirements below.
- D) Limits from \$1 to \$5 million are generally available. Limits in excess of \$2,000,000 must be referred to the VP of Underwriting.

II) RISK CHARACTERISTICS

In general, risks which qualify for both auto and general liability underlying coverage with American Resources will also qualify for umbrella coverage. There may be exceptions to this guideline for certain insureds whose operations present unusual catastrophic exposures.

III) UNDERLYING INSURANCE REQUIREMENTS

- A) General Liability
 - 1) Coverage MUST be written with American Resources
 - 2) \$1 million per occurrence; \$2 million general aggregate; \$2 million products/completed operations aggregate
 - 3) Aggregates unimpaired as of inception date of the umbrella policy.
 - 4) Standard ISO coverage form
 - 5) No unusual exclusions or conditions.
- B) Automobile Liability
 - 1) Coverage MUST be written with American Resources. In rare cases, with extenuating circumstances, coverage may be provided over another carrier's underlying. Full details, including a copy of the underlying policy, must be provided. This requires approval by the VP of Underwriting.
 - 2) \$1 million per accident
 - 3) Liability symbol 1
- C) Employer's Liability
 - 1) \$500,000/\$500,000/\$500,000 if written with ARIC
 - 2) Item 3 C (Other States Coverage) must include all non-monopolistic states. Employer's Liability coverage may be provided over another carrier'
 - 3) Minimum underlying limit s are \$1,000,000/\$1,000,000/\$1,000,000
 - 4) Underlying coverage written with a self-insurance fund must have separate EL coverage written or reinsured 100% with an insurance company.

It is permissible to provide umbrella coverage with employer's liability excluded



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Please consult the Underwriting Guide for specific classes of business for which we are not a market

IV) MANDATORY FORMS

The following forms are mandatory for all policies:

CU 00 01	12-07	Commercial Liab Umbrella Coverage Form
CU 21 18	09-00	Excl-Y2k Computer-Related/Elec Problems
CU 21 23	02-02	Nuclear Energy Liability Exclusion Endt
CU 21 25	12-01	Total Pollution Exclusion Endorsement
CU 21 27	12-04	Fungi Or Bacteria Exclusion
CU 21 42	12-04	Excl-Exter Insulation And Finish Sysms
GU 207-ASB	04-08	Asbestos Exclusion
GU 207-LEAD	04-08	Lead Exclusion
GU 207-UNIM	04-08	Maintenance Of Underlying
IL 00 17	11-98	Common Policy Conditions
CU 21 50	03-05	Silica Or Silica-Related Dust Exclusion
CU 24 30	03-05	Amendment Of Insured Contract Definition

Additional exclusions may apply to individual accounts.

Exclusions or limitations in the underlying policies will be mirrored with corresponding umbrella forms.



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