

WHOLESALE

E&S Casualty – Complex Risk

A perfect partner for a less-than-perfect world.®

Ascot E&S Casualty – Complex Risk provides specialized primary and excess liability coverage for mid-sized to large accounts. Our experienced underwriting and claims teams support clients across a broad range of industries with tailored solutions, consistent collaboration, and responsive, best-in-class service.

CUSTOMER APPETITE

PRACTICE CONSTRUCTION
Street and road, utilities, HVAC, cranes, scaffolding, concrete pumping, plumbing, electrical, concrete, masonry, carpentry, steel erection, custom residential homes, demolition, and wrecking

PROJECT CONSTRUCTION
Project-specific and wrap-up business, including frame apartments ($100M+ construction value)

PRODUCTS
Construction equipment, electrical equipment, metal goods, cosmetics, and wire rope

OL&T/PREMISES
Shopping centers, social services, office buildings, warehouses, and vacant buildings

HOSPITALITY
Hotels and motels, restaurants, bars, ski resorts, taverns, banquet halls, and country clubs

NEW VENTURES

RISKS WITH COMPLEX LOSS HISTORY

AREAS OUT OF APPETITE

NY Construction, Habitational Real Estate, Nightclubs, Public Entities, For-Hire Trucking

KEY CONTACT

Len Emmanuel | VP, E&S Casualty – Complex Risk
Len.Emmanuel@ascotgroup.com

TARGET BUSINESS

Revenue	Fleet size	Min. premium
$100M+	150+ units	$100K

ASCOT DIFFERENTIATORS

- White-glove service focused on responsiveness and ease of doing business
- Deep product expertise and an open-minded, solutions-oriented underwriting approach
- Limited wholesale distribution centered on long-term relationships
- Auto and workers' compensation options for eligible insureds
- Experienced in-house claims handling professionals

COVERAGE FEATURES

- Umbrella/excess coverage (supported and unsupported)
- Liquor liability (supported)
- ISO coverage forms with manuscript capabilities
- Tailored coverage enhancements

LIMIT & ATTACHMENT

- Primary limits of 1/2/2 or 2/4/4
- Up to $10M in excess capacity, including up to $5M in a lead excess position
- Flexible general liability deductibles and SIR capabilities
- Quota-share capabilities

ascotgroup.com

The information contained herein is intended for informational purposes only. Statements of coverage availability and scope are general in nature, subject to change and underwriting of any individual risk, and provide no guaranty or warranty of coverage, express or implied. Products and services are offered through insurance company affiliates within the Ascot Group. Not all products and services are available in every jurisdiction, and some may be available in the United States only on a surplus line basis through licensed surplus line brokers. The precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk. California Surplus Lines License: Ascot General Insurance Agency, Inc. License #: 0K61371.