

# Excess Liability Insurance



## What is it?

The role of Excess liability insurance is to extend the cover of your other policies if you face a claim that is larger than their standard limits. It is an umbrella policy, so it extends cover for your primary policy.

## Who needs it?

Excess liability insurance can be relatively inexpensive and, as claim settlements are becoming larger, they are something that the majority of businesses should think about. We can help you decide whether your business would benefit from this additional cover by asking you about the value of company assets, potential future income and the risks you think you might face.

## What does it cover?

Because excess liability insurance is based upon a primary insurance policy, it covers the same elements as the primary policy, at a higher limit of indemnity.

## What does having Excess Liability Insurance mean to you?

You may think that having a basic insurance policy is enough, and you may be right. But if your potential claims are likely to be larger than your initial cover then investing a small amount to get additional cover could be the best decision you ever made. What's more, having an increased limit could be a contractual requirement for a tendering process.

**T: 01438 350222**

**E: [info@rhgib.co.uk](mailto:info@rhgib.co.uk)**

**[www.rhgib.co.uk](http://www.rhgib.co.uk)**



RHG Insurance Brokers is a trading name of Richmond House Insurance Brokers Limited. Registered in the UK at Rear Office of Manor House, 21 High Street, Baldock, Hertfordshire SG7 6AZ. Company Number 1262851

Authorised and Regulated by The Financial Conduct Authority. Registration Number 301691