



# **Commercial Umbrella Insurance**

## **Complete Insurance Coverage for Your Entire Business**

Commercial umbrella coverage is an additional layer of liability protection for large liability claims or judgments. Lawsuits are becoming more prevalent and commercial umbrella coverage could protect you in the event a liability loss exceeds your businessowners or commercial auto liability limits. Commercial umbrella highlights include:

- Account credit available when you have another policy with N&D®
- Available in MA and NJ
- Limits in increments of \$1 Million
- Up to \$5 Million in available coverage

One severe incident could bankrupt your business. N&D commercial umbrella policies provide additional liability coverage to protect everything you have worked for. Our umbrella is excess liability insurance protection for businesses including but not limited to:

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|------------------------|--------------------|
| • Accounting Offices   | • Florists         |
| • Apartments           | • Funeral Homes    |
| • Barber Shops         | • Law Offices      |
| • Bed & Breakfast Inns | • Office Buildings |
| • Condo Associations   | • Restaurants      |

Like you, N&D® is a local business. We serve the community through our network of the highest quality independent agents. To learn how our portfolio of commercial insurance solutions can work for you, contact your local agent today. For a list of N&D agents, visit [ndgroup.com](http://ndgroup.com).