




**CHERRY VALLEY COOPERATIVE**  
INSURANCE COMPANY

8800 SHERIDAN DRIVE  
WILLIAMSVILLE, NY 14221

 (800) 234-9876



## Commercial Umbrella Insurance

A Commercial Umbrella Policy will increase liability protection in the event the costs of a lawsuit exceed the underlying policy limits. Significant assets can be at risk when businesses are the target of lawsuits. A Commercial Umbrella Policy provides an added layer of protection. Without this protection, business owners could be obligated to pay out of pocket for legal fees, medical bills, and damage expenses that exceed the limits of their underlying liability coverages.

### Consider these liability risks:

- A customer trips on the front steps of a building, causing injuries that require long term care.
- An employee driving a company vehicle does not yield the right way and the accident results in severe injury and property damage.

In the event that the underlying policy limits are exhausted, the Commercial Umbrella liability policy can help in these situations.

### Coverages

Incremental limits of \$1,000,000 up to \$5,000,000.



*Cherry Valley Cooperative Insurance Company is Rated A- by A.M. Best.*

*Cherry Valley is an affiliate of Erie and Niagara Insurance Association.*