



ARCH ESSENTIAL EXCESS POLICY®

Follow Form Excess Liability Insurance Policy

In today's legal, economic and regulatory environment, management liability products such as Directors & Officers Liability (D&O), Employment Practices Liability (EPL), Fiduciary Liability and Commercial Crime are of the utmost importance. Brokers, agents, clients and their counsel work extensively on crafting the terms and conditions of the primary policies to provide extensive coverage. With many companies purchasing excess insurance as well, it is essential for an excess policy to seamlessly follow the terms and conditions of that primary policy. This ensures that the same breadth of coverage is provided without any potential gaps that can cause financial harm to a purchaser. The Arch Essential Excess Policy is a simple, straightforward policy that succeeds in meeting this important goal of follow-form coverage.

Customer Profile

Public and private companies in all industry segments.

Key Features

- Can provide excess coverage for D&O, EPL, Fiduciary or Crime
- Simple "Follow Form" Insuring Agreement
- Market leading "Exhaustion of the Underlying" language including payment by the Insured or a DIC carrier
- Automatic recognition of depletion for sub-limits in the primary policy
- Major Definitions (Application, Claim, Loss and Insured) are all defined as per the Primary Policy
- No Cancellation section or Subrogation section

Distribution

Select retail and wholesale producers

Capacity

Up to \$25 million in limits

CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email claims@archinsurance.com.

PRODUCT CONTACTS

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