

# Excess Plus™ Expanded Coverage

The [Excess Plus™ Endorsement](#) expands Side A coverage within our “traditional” (ABC) excess layer to create broadened terms for “non-indemnifiable loss” of natural insured persons, including the potential for drop-down.

***Insured individuals will enjoy an extra level of protection in a world of increasing personal liability exposure.***

## ★ How Excess Plus™ Works:

- Expands Side A coverage within our excess ABC position to match the terms and conditions of the Lead Side A DIC Policy in the Side A only tower.
- Only applies to non-indemnifiable loss for natural person insureds.
- The traditional ABC policy responds unless the broader Lead Side A DIC terms apply.
- Our layer is subject to drop-down/DIC provisions, but the Lead Side A DIC and any policies written directly excess of the Lead Side A DIC respond first.
- We do not follow any reinstatement provisions of the Lead Side A DIC policy.

## ★ Benefits

- The entire “traditional” tower excess of our layer may broaden to match the “superior” terms and conditions of the Lead Side A DIC carrier.
- The Side A placement still has value since the lead Side A DIC carrier (preferably Old Republic) sets the broadened non-indemnifiable loss terms for others to follow.
- If traditional ABC excess carriers above our offering agrees to follow form:
  - Each carrier monitors behavior of underlying carriers in the event of a non-indemnifiable loss.
  - Each carrier has the potential to “drop down” for underlying carrier insolvency in the event of a nonindemnifiable loss.

## ORPRO Advantage

- 40+ years of continuous D&O underwriting
- A+ Superior (A.M. Best) security of Old Republic Insurance Company
- Licensed in all 50 states, plus D.C.
- Responsive, experienced, and empowered underwriters
- Highly experienced and collaborative in-house legal staff managing claims

*Please refer to policy form for full details of coverage terms and conditions. State-required endorsements may modify the terms of the standard policy form. Products may not be available in every state.*

### About Old Republic Professional

Old Republic Professional underwrites a broad range of products, including Directors & Officers, Fiduciary, and Employment Practices Liability, Crime & Fidelity, along with Lawyers and other Professional Liability coverages. We serve publicly traded and privately held businesses, financial institutions, and nonprofit organizations. Headquartered in Chicago, Old Republic Professional is part of Old Republic International Corporation (NYSE:ORI), one of the nation's 50 largest shareholder-owned insurance businesses and a member of the Fortune 500 listing of America's largest companies.