



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 non-indemnifiable loss.

The Old Republic Professional Advantage

- 40 years of continuous D&O underwriting
- A+ Superior (AM 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. Specific state-required endorsements may modify the terms of the standard policy form. Products may not be available in every state.

About Old Republic Professional:

Management and Professional Liability coverage for America’s leading public and private companies. We serve all industry sectors, and are a leader in technology, biotechnology, and life science firms, currently insuring over 60% of the NASDAQ 100 Index and 60% of the NASDAQ Biotechnology Index. Our customer retention rate is very strong because we understand our clients’ businesses and offer competitive solutions for primary, excess, or side A coverage

