

From: Habitat for Humanity Affiliate Insurance Program - Customer Service
<hfhinsuranceservice@locktonaffinity.com>
Subject: 1207972 - RE: Umbrella coverage
Date: April 15, 2013 at 4:21:59 PM EDT
To: "greg@seaislandhabitat.org" <greg@seaislandhabitat.org>

I believe the original coverage statement was misunderstood by someone along the line. The Master Umbrella/Excess Liability coverage only extends over primary (general liability, automobile liability, and/or workers compensation-employers liability) policies when they are written with the Ace Group of Insurance Companies.

Simply said, the Ace umbrella/excess liability will not extend over a policy written through a different carrier. e.g. The Master Umbrella would not extend over a State Farm Auto policy. This is not a change to the program but seems to be a topic that is getting more attention this year.

Thanks!

Sabrina Hammond

Account Manager

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From: Greg Thomas (Home) [<mailto:greg@seaislandhabitat.org>]

Sent: Monday, April 15, 2013 11:02 AM

To: Habitat for Humanity Affiliate Insurance Program - Customer Service

Cc: Greg (Office)

Subject: For Sabrina

Good Morning Sabrina,

The statewide affiliates met last week and there was QUITE a bit of concern over a statement someone heard at the National Conference. It could be something they misconstrued or mis- heard.

What was understood by 2 – 3 of our affiliates while at the conference was something like this:

Any affiliate who purchases their General Liability, Business and Excess Liability coverage through Lockton BUT uses another Worker's Comp carrier will LOSE their Excess Liability / Umbrella coverage from Lockton.

Can you verify that this IS the case or is NOT the case.

A number of our affiliates use a different provider for the cost savings offered and are concerned if they are in jeopardy of losing Excess Liability/Umbrella coverage.

If this is not the case now, do you know of any conversations that lead you to believe that it may be something we see in the near future?

Thank you for your time.

Greg Thomas

South Carolina Association of Habitat Affiliates

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