

SMALL BUSINESS EXCESS CASUALTY



Richmond National offers supported and unsupported excess coverages. We offer broad coverages with tailored insurance solutions.

Small Business Excess Casualty Target Classes

- Commercial and Residential Contractors
- Hotel/Motels with exterior or interior entry
- Apartments
- Condominium/Townhome/Homeowner Associations
- Vacant Buildings and Vacant Land
- Commercial Buildings/Warehouses - Lessor's Risk Only
- Supported Excess on Daycares and Houses of Worship
- Underlying General Liability Premium of \$20,000 or less
- Auto Liability with a fleet size up to 5 units

Limits Available

- Up to \$5,000,000 in limits
- Supported and unsupported

Minimum Underlying Limits

- General Liability: \$1,000,000/\$2,000,000

Classes Referred to Our Middle Market Excess Team

- Liquor Liability
- Roofers
- Janitorial
- Tree Trimming
- Plumbing
- Road/Street Work
- Plaster/Stucco Work

Contact Us:

Chelsea Smith
PLM, Small Business Excess Division
P: 804.214.7180
E: chelsea.smith@richmondnational.com

Please send all submissions to:
sxc@richmondnational.com

© Richmond National. All rights reserved 2025. Richmond National Group, Inc. and its subsidiaries, Richmond National Services, Inc. and Richmond National Insurance Company, offer a wide range of content and information about their products, services, and operations. Richmond National Insurance Company is a non-admitted, domestic surplus lines insurer domiciled in New Hampshire, and is an eligible surplus lines insurer in all states and D.C. Product or services descriptions herein are summaries only and not solicitations to buy or offers to sell insurance. Products and services provided through Richmond National are offered through licensed surplus lines brokers only. No insurance product or service is offered or will be sold by Richmond National or, if sold by Richmond National, will be effective in any jurisdiction in which such offer or solicitation, purchase or sale would be unlawful under the insurance or other laws of such jurisdiction. Please refer to the actual policies for complete details of coverage, exclusions and limitations. Coverage availability varies by jurisdiction and may not be available in all jurisdictions.