

DISCLOSURE REGARDING SURPLUS LINES INSURANCE

As a specialty broker in environmental insurance, UCPM offers industry expertise and market representation to help place comprehensive and competitive coverage. A program fee is applied to all non-admitted business which includes resources and services designed to deliver value.

Most environmental insurance is written on a surplus lines basis, which allows for catered policy wording and greater flexibility in pricing to meet the varied coverage needs of insureds. An environmental specialist was engaged to provide expertise in risk exposures, coverage needs and the environmental marketplace. Additional value services include:

- Broad market access
- Market leverage where brokers position carriers to compete for business and negotiate on coverage and premium
- Detailed analysis to review coverage provided
- Risk review and education
- Environmental risk management resources
- Licensing and services to handle Surplus Lines Filing in all 50 states
- Claims advocacy services to provide guidance and ensure claims are handled in a professional manner

This policy is issued by a surplus lines insurer that has been approved to issue insurance policies in the surplus lines insurance market. Surplus lines insurers are not under the jurisdiction of the Illinois Department of Insurance

The State of Illinois requires that all parties purchasing Surplus Lines Insurance receive disclosure of fees charged for brokerage and consulting services that are included with a policy. Please refer to the first page of your insurance quote to understand the fee breakdown.
Please sign below acknowledging receipt of this disclosure.

Insured Signature

Date