

Excess Personal Umbrella Product — Personal Lines

This product is designed for those applicants who have a primary personal umbrella policy with another company and desire higher limits. Eligibility for this product is the same as our primary personal umbrella.



The HIT ZONE – Our highest hit ratio

- 🎯 Operators between the ages of 23 and 75 who have had up to four violations and three accidents
- 🎯 Operators under 23 or over 75 who have had up to three violations and two accidents
- 🎯 Unlimited number of vehicles including motorcycles, motorhomes, recreational vehicles, boats and personal watercraft
- 🎯 Residences with protected swimming pools
- 🎯 Watercraft up to 26 feet in length not capable of speeds in excess of 50 mph
- 🎯 Applicants with liability claims up to \$50,000
- 🎯 Risks in the name of a corporation

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Operators 90 years of age or older
- ▶ Applicants who are considered high profile
- ▶ Households with up to ten violations and five accidents
- ▶ Households with up to two drug and/or alcohol related offenses
- ▶ Risks with protected pools
- ▶ Applicants with pets that are not excluded by primary policies
- ▶ Applicants with incidental business activity
- ▶ Risks with underlying business auto or garage coverage
- ▶ Applicants with open liability claims
- ▶ Households with up to three major convictions
- ▶ Individual operators with up to two major convictions
- ▶ Risks in the name of a trust, estate, LLC or LP

PRODUCT ADVANTAGES

- ▶ Follow form umbrella coverage
- ▶ Personal injury protection automatically included when provided by underlying coverage
- ▶ A.M. Best rated A++ carrier
- ▶ Motor vehicle reports can be ordered by carrier
- ▶ Limits of \$1,000,000 available in AL, IN, MS, NH and VT
- ▶ Efficient online capabilities



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INELIGIBLE RISKS

- ▶ Underlying coverage written on a Commercial General Liability Form except for business auto
- ▶ Individuals with more than one drug or alcohol conviction or households with more than two drug or alcohol convictions
- ▶ Households with more than ten violations or five accidents
- ▶ Individuals convicted of a felony
- ▶ Applicants with primary residence in LA, WV or outside the United States
- ▶ Any risk where land is leased to others for purposes of hunting, fishing, or other sporting or recreational purposes
- ▶ Watercraft in excess of 75 feet or watercraft capable of speeds in excess of 50 mph
- ▶ Operators between the ages of 23 and 75 who have had more than four violations and three accidents
- ▶ Operators under 23 or over 75 who have had more than three violations and two accidents

AVAILABLE LIMITS

- ▶ Coverage A limits up to \$10,000,000 for preferred applicants
- ▶ Coverage A limits up to \$5,000,000 for standard applicants and risks in Florida
- ▶ Coverage A limits up to \$1,000,000 in AL, IN, MS, NH and VT

SUBMISSION REQUIREMENTS

- ▶ United States Liability Insurance Group Personal Umbrella Application or an ACORD Personal Umbrella Application
- ▶ Review of motor vehicle records will be required at binding for all operators in the household