

Personal Umbrella Product Comparison

UMBRELLA ADVANTAGES	OUR GROUP	COMPETITORS' POLICY
Limits up to \$10,000,00 for preferred applicants	✓	\$5,000,000 maximum
Coverage for an unlimited number of automobiles	✓	No more than ten automobiles allowed
Coverage for up to fifteen 1-4 Family Dwellings	✓	No more than 10 1-4 family units allowed
Coverage for an unlimited number of watercraft up to 75 feet	✓	No more than three watercraft up to 26 feet allowed
Coverage for an unlimited number of operators in a household	✓	No more than \$1,000,000 offered and no coverage offered if the driver was under 22 or over 79
\$5,000,000 available for a risk with a driver over age 22 that has a DUI	✓	\$1,000,000 maximum
Coverage for an unlimited number of jet skis and wave runners	✓	No more than three allowed

UMBRELLA ADVANTAGES	OUR GROUP	COMPETITORS' POLICY
Excess uninsured motorist coverage in ALL states	✓	Only where required – FL, IN, LA, NH, VT, WV
Both pre and post judgment interest coverage	✓	Post judgment interest coverage only
A++ A.M. Best Rated Paper	✓	A+ A.M. Best Rated Paper
Dollar one coverage for non-owned watercraft, recreational vehicles and autos outside of the United States	✓	No drop down coverage for these exposures

UMBRELLA ADVANTAGES	OUR GROUP	COMPETITORS' POLICY
Online and telephone quoting	✓	?
Prefilled applications with all quotes	✓	Not available
Motor vehicle reports ordered and paid for by the company	✓	?
Direct Bill for new and renewal business with no renewal applications required and multiple installments with no fees	✓	Renewal applications required and fees for each additional installment applied