

## Personal Umbrella Product Information

USLI writes unsupported personal umbrella liability for the broadest range of applicant types in the industry. We offer coverage for preferred, standard and high risk households, as well as high profile individuals and farm and ranch owners.

### PREFERRED APPLICANTS:

- ▶ Operators between 23 and 75 years old
- ▶ Limited exposure units (home, autos, RVs and watercraft)
- ▶ Driving discounts apply
- ▶ Zero accidents/DUIs; no more than 2 convictions
- ▶ Limits up to \$10 million on any quote (\$5 million - FL; \$1 million - AL, IN, MS, NH and VT; CT and ME if rentals)
- ▶ Admitted in 43 states

### STANDARD APPLICANTS:

- ▶ Unlimited number of autos, RVs and watercraft up to 75'
- ▶ Up to fifteen 1-4 family residential locations
- ▶ Operator ages can range from first licensed to age 89
- ▶ Six convictions in a household (3 years)
- ▶ Three fault accidents in a household (3 years)
- ▶ 1 DUI (zero if under 23)
- ▶ Limits up to \$5 million on any quote (\$1 million - AL, IN, MS, NH and VT; CT and ME if rentals)
- ▶ Admitted in 43 states

### HIGH RISK APPLICANTS:

- ▶ Operators of any age; no maximum
- ▶ Ten convictions in a household (3 years)
- ▶ Five fault accidents in a household (3 years)
- ▶ Two DUIs in a household (0 if under 23 or over 89)
- ▶ Limits up to \$5 million (\$1 million - AL, IN, MS, NH and VT; CT and ME if rentals)
- ▶ Non admitted in all states but CA and MO

### FARM AND RANCH OWNERS:

- ▶ Farm revenues up to \$1 million
- ▶ 2000 acres
- ▶ 250 grazing animals
- ▶ Underlying liability must be on a personal lines form

### CELEBRITY APPLICANTS:

- ▶ Designed for high profile individuals such as pro athletes, entertainers, politicians, Fortune 500 CEOs, TV and radio personalities and authors
- ▶ Admitted for preferred or standard applicant types



#### ATTACHMENT REQUIREMENTS:

- ▶ \$250,000/\$500,000/\$100,000 or \$300,000 CSL for autos, home, watercraft or RVs
- ▶ \$500,000/\$500,000/\$100,000 or \$500,000 CSL for autos and watercraft for any account with an operator under age 23, any DUI in five years and watercraft 26' - 50'
- ▶ \$500,000/\$500,000/\$100,000 or \$500,000 CSL for autos and personal liability for any farm and ranch applicant
- ▶ \$500,000 personal liability for any account with rentals, built before 1978 in CT, ME or NH
- ▶ \$500,000 C.S.L. or \$500,000/\$500,000/\$100,000 for all exposures - Celebrity Applicants
- ▶ \$1,000,000 for any watercraft 51' - 75' or for autos with any operator age 90 or over

#### COVERAGE FEATURES:

- ▶ Optional excess UM/UIM offered in all states up to \$1,000,000, \$25,000 included in base rates
- ▶ Broad definition of bodily injury and personal injury
- ▶ True umbrella with drop down coverage for non owned watercraft up to 26', non owned RVs and non owned autos outside the US
- ▶ Worldwide coverage
- ▶ Zero deductible
- ▶ No aggregate limits
- ▶ Identify theft resolution services provided for free
- ▶ Coverage for both pre and post judgement interest

#### ADDITIONAL USLI ADVANTAGES:

- ▶ Personal umbrella can be written in the name of individuals, trusts, LLCs, LLPs or the estate of, if primary residence is included
- ▶ Quote instantly via phone, live web chat or 24-7 online
- ▶ Direct access to underwriters to get what you need
- ▶ A++ rated carrier and a Berkshire Hathaway Company
- ▶ Automatic renewals with no renewal applications required
- ▶ Direct Bill at new business and renewal with multiple installments, all with no fees or interest
- ▶ Instant access for service, endorsement changes and help