

Personal Umbrella for Preferred or Standard Risk Applicants — Personal Lines

Personal Umbrella for Preferred or Standard applicants targets households with favorable underwriting characteristics, including young drivers, and can be written on an admitted basis in 43 states!



The HIT ZONE – Our highest hit ratio

PREFERRED PERSONAL UMBRELLA

- 🎯 Unlimited number of drivers between age 23 and 75 only
- 🎯 Discounts for no accidents; up to two violations

STANDARD PERSONAL UMBRELLA

- 🎯 Unlimited number of autos and recreational vehicles
- 🎯 Unlimited number of boats up to 75' long
- 🎯 Drivers under 23, between 23 and 75, and 76-89
- 🎯 Six or less violations – Household
- 🎯 Up to three accidents – Household
- 🎯 High Profile Applicants acceptable

This product can be Direct Billed at new business and/or renewal

ELIGIBLE RISKS – Include all of the above characteristics in addition to the following:

- ▶ Applicants with pets if not excluded on underlying policies
- ▶ Underlying business or commercial auto is acceptable
- ▶ Risks with protected swimming pools
- ▶ Risks with up to 1,000 acres that are vacant and not farmland
- ▶ Non commercial additional insureds are acceptable
- ▶ Applicants with an incidental business activity endorsed on personal underlying coverage
- ▶ Risks in the name of a trust, estate, LLC or LP

PRODUCT ADVANTAGES

- ▶ True umbrella coverage
- ▶ First dollar coverage for non owned boats, RV's or autos outside of the United States
- ▶ No self-insured retention
- ▶ Identity theft resolution services included at no charge
- ▶ Worldwide coverage
- ▶ Broad definition of bodily injury
- ▶ Personal injury included at no charge if covered by primary policies
- ▶ Coverage provided by an A.M. Best rated A++ company
- ▶ Excess UM/UIM offered up to \$1,000,000 in most states.
- ▶ Efficient online capabilities
- ▶ Driving record discounts of up to \$40 per risk available

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INELIGIBLE RISKS (PREFERRED AND STANDARD ONLY; ALL STATES OTHER THAN CA AND MO)

- ▶ Risks in the name of a corporation
- ▶ Underlying coverage written on commercial or professional forms (exception is business auto)
- ▶ Risks with household individuals convicted of a felony in the past five years
- ▶ Risks with a primary residence in LA, WV or outside of the United States

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
- ▶ Coverage B excess UM/UIM limits up to \$1,000,000 (\$25,000 included at no charge)
- ▶ Coverage B excess UM/UIM limits up to \$300,000 in WI

UNDERLYING LIMIT REQUIREMENTS

- ▶ \$250/500/100 or \$300,000 CSL automobile, boats and recreational vehicles
- ▶ \$300,000 personal liability or homeowners
- ▶ \$500/500/100 or \$500 CSL auto and watercraft exposures for standard umbrella with a driver under age 23

SUBMISSION REQUIREMENTS

- ▶ USLI Application or an Acord Personal Umbrella Application
- ▶ Review of motor vehicle records is required prior to binding