

The Difference Is Clear with USLI's Personal Umbrella

BETTER PROCESS	OUR GROUP	COMPETITORS'
<ul style="list-style-type: none"> ▶ Telephone quotes ▶ Online instant quotes ▶ Prefilled applications included with all quotes ▶ Motor vehicle reports ordered and paid for by the company ▶ Direct Bill (new and renewals) with multiple payment options with no fees or interest ▶ No renewal applications ▶ Seamless book consolidation processes 	✓	?
BETTER COVERAGE	OUR GROUP	COMPETITORS'
<ul style="list-style-type: none"> ▶ Limits up to \$10,000,000 quoted online* ▶ Excess UM/UIM offered in all states, that includes: Preferred, standard, high risk, celebrities, farm/ranch owners eligible ▶ Broad risk appetite ▶ True umbrella coverage including drop down coverage for non-owned exposures ▶ Pre and post judgment interest ▶ Defense outside of limits ▶ Volunteer activities ▶ Host liquor and prescription drugs ▶ No schedule of underlying insurance ▶ No annual aggregates or deductible ▶ Free insured identity theft services available 	✓	?
BETTER SERVICE	OUR GROUP	COMPETITORS'
<ul style="list-style-type: none"> ▶ In by 2 out by 5 submission turnaround ▶ Accessible underwriters including real time web chat ▶ Online Direct Bill assistance ▶ Direct Bill customer service team ▶ Policies issued within 24 hours ▶ Telephone quotes between 9 a.m. and 8 p.m. (EST) 	✓	?
COMPANY STABILITY	OUR GROUP	COMPETITORS'
<ul style="list-style-type: none"> ▶ A++ A.M. Best rating ▶ Berkshire Hathaway Company ▶ Over 15 years of Personal Umbrella experience 	✓	?

Why consider anyone else?

* The maximum limit in Florida is \$5,000,000. The maximum limit in Alabama, Indiana, Mississippi, New Hampshire and Vermont is \$1,000,000.