

PERSONAL UMBRELLA — PREFERRED AND STANDARD

- Ⓞ Risks with favorable underwriting characteristics
- Ⓞ Operators 23–75 years old
- Ⓞ Up to six violations and/or three accidents per household
- Ⓞ Up to 25 one-to-four-family residential locations

The total number of driving incidents for any one driver may render that driver ineligible.



PRODUCT ADVANTAGES

- ▶ Dollar one coverage for non-owned recreational vehicles and watercraft under 26 feet and under 301 horsepower
- ▶ Dollar one coverage for non-owned automobiles outside the U.S.
- ▶ Definition of bodily injury is expanded to include mental injury, anguish, humiliation and shock
- ▶ No self-insured retention
- ▶ Defense outside the limit
- ▶ Pre- and post-judgment interest coverage
- ▶ Admitted and eligible for Direct Bill in most states
- ▶ Multiple additional insureds can be added at no additional premium
- ▶ Ability to quote and bind on the web
- ▶ Personal injury included if included on primary; buyback option available if excluded on primary
- ▶ Unlimited number of automobiles, recreational vehicles and boats not exceeding 75 feet and 50 mph

AVAILABLE LIMITS

- ▶ Up to \$2 million when automobile and/or watercraft liability is included
- ▶ Up to \$5 million when automobile and/or watercraft liability is excluded
- ▶ \$1 million for risks in AL, FL, MS, NH or VT
- ▶ \$1 million for risks with drivers 75 or older in most states
- ▶ \$1 million for risks in CT and ME with rental locations built prior to 1978
- ▶ \$1 million excess uninsured/underinsured motorist coverage for most risks (\$25,000 included at no charge)
- ▶ \$1 million when the underlying automobile liability limits are \$250,000/\$500,000/\$100,000 or a combined \$300,000 single limit in eligible states for admitted business

MINIMUM UNDERLYING REQUIREMENTS

- ▶ \$300,000 personal liability or homeowners
- ▶ \$250,000/\$500,000/\$100,000 or a combined \$300,000 single limit for automobiles on most risks in eligible states for admitted business. In most states the required automobile underlying attachment point starts at \$500,000/\$500,000/\$100,000 or a combined \$500,000 single limit.
- ▶ \$250,000/\$500,000/\$100,000 or a combined \$300,000 single limit for automobiles in most states for non-admitted business
- ▶ \$1 million/\$1 million/\$100,000 or a combined \$1 million single limit for automobiles in AZ, GA, MO, MT and WA for admitted business
- ▶ \$500,000/\$500,000/\$100,000 or a combined \$500,000 single limit for automobiles in AZ, GA, MO, MT and WA for non-admitted business
- ▶ \$250,000/\$500,000/\$100,000 or a combined \$300,000 single limit for watercrafts for most risks





MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks in the name of a corporation
- ▶ Underlying coverage written on a commercial form (exception is business auto)
- ▶ More than one major violation or DUI in the household
- ▶ Operator over age 22 with a DUI lives in the same household as a youthful operator
- ▶ Primary residence located in AK, CA, LA or WV

NOTE: Ineligible risk characteristics include but are not limited to, those listed above.

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