

## PERSONAL UMBRELLA & EXCESS UMBRELLA UP TO \$10 MILLION

Are you seeking Personal Umbrella and Excess Umbrella markets for your clients? DeCotis has solutions for you. We offer up to \$10 million in Primary or Excess Personal Umbrella coverage for residential properties, vehicles, and watercraft. Talk to us about options for your insureds.

### ACCEPTABLE RISKS

- Insured and/or Tenant-Occupied Apartments
- Condominiums and Co-ops
- 1-4 Family Homes
- Duplexes and Triplexes
- Vacant Land
- Risks with up to 20 Residential Locations, up to 10 Vehicles, up to 6 Watercrafts
- LLCs, Trusts, and Estate Names
- Maximum Drivers' Age: up to 85 Years Old

### MINIMUM UNDERLYING LIMITS

- Homeowners: CPL limit of \$300,000
- Automobile Liability: \$250,000/\$500,000/\$100,000 or \$300,000 CSL
- Watercraft: \$300,000/\$500,000/\$100,000 or \$300,000 CSL
- Golf Carts or Antique Cars: \$300,000 CSL
- Vacant Land: \$300,000 CSL

### PERSONAL CYBER LIABILITY ENDORSEMENT

- Covers: Personal Computer Attacks, Home System Attacks, Cyber Extortion, Online Fraud, and Data Breaches
- Limits for \$25,000 and \$50,000 available

### COVERAGE HIGHLIGHTS

- Primary Umbrella and Excess Umbrella
  - Up to \$10 million on non-admitted basis
  - Up to \$5 million on admitted basis
- Uninsured Motorist: Up to the liability limit (\$25,000 included in base)
- Identity Theft: Unlimited restorative coverage for 12 months and up to \$25,000 for out-of-pocket expenses (varies by state)

### STATES

- CT, DC, DE, MA, MD, ME, NH, NY, PA, RI, VT

### CONTACT YOUR DECOTIS UNDERWRITER

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