



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Excess Comprehensive Personal Liability Product

We offer an Excess Comprehensive Personal Liability product designed to meet the needs of applicants who desire higher limits of liability or who require higher limits to meet the minimum point of attachment to qualify for a Personal Umbrella.

PRODUCT FEATURES:

- ▶ Product available for 1-4 family dwellings - owner or tenant occupied
- ▶ Coverage offered for condominium unit owners, mobile homes and tenants of multiple unit buildings
- ▶ Coverage available for short term rentals
- ▶ Excess limits up to \$5,000,000 available
- ▶ Can be used as a "buffer" to meet minimum attachment point for a Personal Umbrella policy
- ▶ Named Insured can be a Trust, Estate, LLC, or Family Partnership
- ▶ Coverage available for high profile applicants
- ▶ A.M. Best rated A++ carrier



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

ECPLP-NR (1/06)



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Excess Comprehensive Personal Liability, Excess Watercraft & Personal Auto Excess

ARE YOU PROTECTED? THINK ABOUT EVERYDAY OCCURRENCES JUST LIKE THESE:

- ▶ You own a beach house with some friends. While renting the property out to others over a weekend, the renters have a party and someone falls off the rear deck and breaks his/her legs, resulting in several surgeries. You're sued for medical expenses and pain and suffering. Your underlying homeowners policy paid \$300,000 and we paid an additional \$225,000
- ▶ You own several Harley-Davidson motorcycles. Your underlying automobile carrier will not increase limits over \$100,000/\$300,000. A chain reaction accident occurs involving a tractor trailer and Bodily Injury to all claimants exceeds the underlying automobile limits. The underlying auto carrier paid the limit of \$300,000 and we paid an additional \$200,000
- ▶ You are using your brand new jet ski on a lake. You don't see a water skier who is already in the water preparing to make another run. You accidentally strike the water skier, who is injured severely. The underlying watercraft carrier paid \$500,000 in Bodily Injury limit and we paid an additional \$1,000,000

Why should you choose our Excess Personal Liability Coverage? The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
The Excess Comprehensive Personal Liability Product offers limits of liability up to \$5 million over the underlying Homeowners or Comprehensive Personal Liability (CPL) product	✓	?
The Excess Personal Watercraft Liability Product provides coverage for boats that are corporately-owned	✓	?
Additional limits for Antique Automobiles and Motorcycles are available under the Personal Automobile Excess Liability Product	✓	?
Coverage for short-term rentals is available under the Excess Comprehensive Personal Liability product	✓	?
Coverage for Celebrity/High Profile applicants is available for all three products	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.

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Excess Comprehensive Personal Liability Product — Personal Lines

This product targets applicants wanting to secure higher limits of liability than their primary carrier will provide. It is also designed as a “buffer” layer to enable applicants to meet the minimum attachment point of any personal umbrella.



The HIT ZONE – *Our highest hit ratio*

- 📍 Owners of one, two, three and four family dwellings, condominium units, and mobile homes
- 📍 Seasonal/secondary dwellings
- 📍 Tenants of multiple unit dwellings, condominium units, and mobile homes
- 📍 Dwellings may be either occupied by the insured or rented to others on annual terms
- 📍 Dwellings under renovation or construction where the insured is not the general contractor
- 📍 Insureds who are Individuals, Trusts, Estates, Limited Liability Corporations, Limited Partnerships and Family Partnerships and Corporations
- 📍 Risks with no liability losses within the past five years
- 📍 Dwellings with no business activities conducted on premises

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Short term rentals
- ▶ Vacant land up to 250 acres
- ▶ Vacant dwellings that are currently for sale or undergoing renovations or construction
- ▶ Risks with liability losses within the past five years
- ▶ High profile applicants
- ▶ Dwellings with a business exposure including in-home daycares
- ▶ Applicant with active policies with United States Liability Insurance Group

PRODUCT ADVANTAGES

- ▶ Follow Form Coverage
- ▶ Can be used as a buffer layer or as a stand-alone policy
- ▶ Efficient online capabilities
- ▶ A.M. Best rated A++ carrier

Excess Comprehensive Personal Liability Product — Personal Lines

INELIGIBLE RISKS

- ▶ Locations in Louisiana and West Virginia
- ▶ Any residence with more than four dwelling units
- ▶ Farm exposures
- ▶ Individuals convicted of a felony
- ▶ Houseboats
- ▶ Dwellings underconstruction or renovation where the applicant is acting as the general contractor
- ▶ Vacant dwellings which are not for sale nor currently undergoing renovations or construction
- ▶ Locations leased to others for purpose of hunting, fishing, or other recreational activities
- ▶ Dwellings used as a model home for new construction
- ▶ Pools with sliding boards or diving boards over four feet high may be declined or excluded
- ▶ Underlying coverage on a Commercial General Liability Form

AVAILABLE LIMITS

- ▶ Limits available up to \$5,000,000

SUBMISSION REQUIREMENTS

- ▶ Current version of United States Liability Insurance Group Comprehensive Personal Liability Application or an ACORD equivalent
- ▶ Home Day Care exposures require the United States Liability Insurance Group Homeowners Day Care Supplemental Application prior to quoting