



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Comprehensive Personal Liability Product

This product targets applicants for stand alone personal liability coverage

PRODUCT FEATURES:

- ▶ Coverage offered for owner occupied or tenant occupied one, two, three, and four family dwellings
- ▶ Coverage offered for condominium unit owners, mobile home owners, and tenants of multiple unit buildings
- ▶ Coverage for owner occupied or tenant occupied secondary/seasonal residences
- ▶ Limits of up to \$1,000,000 available
- ▶ Coverage offered for dwellings under renovation or construction where the insured is not the general contractor
- ▶ Individuals, Trusts, Estates, Limited Partnerships, Limited Liability Corporations (LLC), and Family Partnerships can be written as the Named Insured
- ▶ Short-term rentals
- ▶ \$5,000 Medical Payments Coverage available
- ▶ High Profile applicants
- ▶ Personal injury included in basic policy
- ▶ Coverage for vacant land
- ▶ Quote, bind and issue up to \$1,000,000 on the Web
- ▶ 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.

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Comprehensive Personal Liability Product — Personal Lines

The Comprehensive Personal Liability product is designed to insure property owners for stand-alone personal liability coverage.



The HIT ZONE – *Our highest hit ratio*

- 📍 Owners of one, two, three, and four family dwellings, condominium units, and mobile homes
- 📍 Tenants of multiple unit dwellings, condominium units, and mobile homes
- 📍 Secondary/seasonal dwellings
- 📍 Dwellings may be either occupied by the insured or rented to others on annual terms
- 📍 Dwellings under construction or renovation where the applicant is not the general contractor
- 📍 Insureds who are Individuals, Trusts, Limited Partnerships, Family Partnerships, Limited Liability Corporations (LLC), or Estates
- 📍 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
- ▶ Applicants with active policies with United States Liability Insurance Group
- ▶ Dwellings with unprotected swimming pools, diving boards over four feet high, or waterslides can be written excluding these specific exposures

PRODUCT ADVANTAGES

- ▶ Personal Injury included in basic policy
- ▶ A.M. Best rated A++ carrier
- ▶ Efficient online capabilities

Comprehensive Personal Liability Product — Personal Lines

INELIGIBLE RISKS

- ▶ Locations in Louisiana and West Virginia
- ▶ Any residence with more than four (4) dwelling units
- ▶ Farm exposures
- ▶ Risks with a liability loss greater than \$10,000
- ▶ Individuals convicted of a felony
- ▶ Risks written in the name of a Corporation, Corporate Partnership, or Real Estate Trust
- ▶ Houseboats
- ▶ Dwellings under construction 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 purposes of hunting, fishing, or other recreational activities
- ▶ Dwellings used as a model home for new construction

AVAILABLE LIMITS

- ▶ Liability limits up to \$1,000,000
- ▶ Medical Payments limits up to \$5,000

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