



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Excess Personal Umbrella Product

Our Excess Personal Umbrella is designed for applicants who desire higher limits than their Primary Umbrella coverage can provide.

PRODUCT FEATURES:

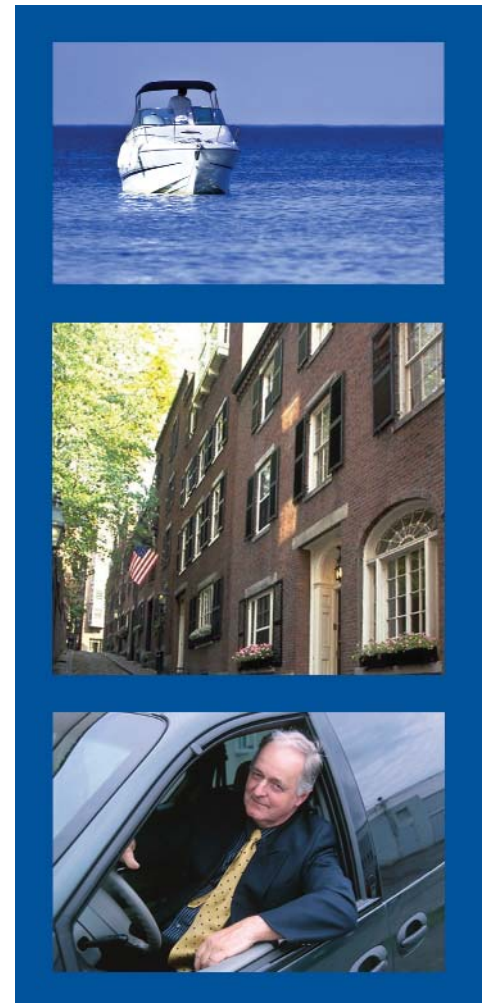
- ▶ Limits up to \$10,000,000 available
- ▶ Available at a primary personal umbrella attachment point of \$1,000,000

PRODUCT ELIGIBILITY:

- ▶ Coverage available for operators under the age of 23 and for operators over the age of 69
- ▶ No limit on the number of drivers, autos, recreational vehicles, dwellings, and watercraft
- ▶ Risks with multiple accidents and violations
- ▶ Coverage available for Gentleman Farms

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Efficient online capabilities
- ▶ Motor vehicle reports ordered by the company



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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Excess Personal Umbrella - Personal Lines

YOU HAVE WORKED HARD TO CREATE YOUR WEALTH, BUT ARE YOUR UMBRELLA LIMITS HIGH ENOUGH TO PROTECT IT WHEN SOMEONE WANTS TO TAKE YOU TO COURT? YOU MAY BE TARGETED FOR A LAWSUIT BASED ON YOUR PERCEIVED NET WORTH.

- ▶ How much is enough liability insurance? If your liability coverage doesn't equal at least your net worth- the value of your home, cars, retirement accounts and other possessions- you could lose it all!
- ▶ You can be held liable for what you say, write, or do to another person
- ▶ What if you hosted a party where alcohol is served? One of your guests leaves your party after having a few drinks and gets into an automobile accident where they damage property and injured another driver on the road. You can be held liable
- ▶ What if you are involved in an accident, but you're out of the country? Accidents happen everywhere not just at home. Your exposures are the same while at home or away

ARE YOU PREPARED?

- ▶ Jury Verdicts continue to increase; they are up 240% since 1994 and this is in addition to **Defense Costs**

Not all Excess Personal Umbrella Policies are created equal. The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Personal Injury coverage Provided if it is on underlying Umbrella	✓	?
Coverage provided on a Following Form Basis	✓	?
Worldwide Coverage, No limitation on where the suit is brought against you	✓	?
Limits of Liability up to \$10,000,000	✓	?



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Excess Personal Umbrella Product — Personal Lines

This product is designed for those applicants who have a primary personal umbrella policy with another company and desire higher limits.



The HIT ZONE – *Our highest hit ratio*

- 📍 Operators between the ages of 23 and 75 who have had up to four violations and three accidents
- 📍 Operators under 23 or over 75 who have had up to three violations and two accidents
- 📍 Unlimited number of vehicles including motorcycles, motorhomes, recreational vehicles, boats and personal watercraft
- 📍 Unlimited number of 1 to 4 family residences
- 📍 Residences with protected swimming pools
- 📍 Watercraft up to 26 feet in length not capable of speeds in excess of 50 mph
- 📍 Applicants with liability claims up to \$50,000

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

- ▶ Operators 90 years of age or older
- ▶ Applicants who are considered High Profile
- ▶ Households with up to ten violations and five accidents
- ▶ Households with up to two drug and/or alcohol related offenses
- ▶ Risks with protected pools
- ▶ Applicants with pets that are not excluded by primary policies
- ▶ Applicants with an incidental business activity
- ▶ Risks with Underlying Business Auto or Garage Coverage
- ▶ Applicants with open liability claims
- ▶ Households with up to 3 major convictions
- ▶ Individual operators with up to 2 major convictions

PRODUCT ADVANTAGES

- ▶ Follow form umbrella coverage
- ▶ Personal Injury protection automatically included when provided by underlying coverage
- ▶ A.M. Best rated A++ carrier
- ▶ Motor Vehicle Reports can be ordered by carrier
- ▶ Efficient online capabilities



Excess Personal Umbrella Product — Personal Lines

INELIGIBLE RISKS

- ▶ Any risk where the named insured is other than an individual or husband and wife
- ▶ Underlying Coverage written on a Commercial General Liability Form except for Business Auto
- ▶ Individuals with more than one Drug or Alcohol conviction or households with more than two Drug or Alcohol convictions
- ▶ Households with more than ten violations or five accidents
- ▶ Individuals convicted of a felony
- ▶ Applicants with primary residence in Louisiana, West Virginia or outside the United States
- ▶ Any risk where land is leased to others for purposes of hunting, fishing, or other sporting or recreational purposes
- ▶ Watercraft in excess of 75 feet or watercraft capable of speeds in excess of 50mph
- ▶ Operators between the ages of 23 and 75 who have had more than four violations and three accidents
- ▶ Operators under 23 or over 75 who have had more than three violations and two accidents

AVAILABLE LIMITS

- ▶ Limits available up to \$10,000,000 (Max \$5,000,000 in Florida)
- ▶ Limits available up to \$5,000,000 for risks with drug and/or alcohol related offenses or operators under 23 or over 75
- ▶ No UM/UIM is available with this product

SUBMISSION REQUIREMENTS

- ▶ United States Liability Insurance Group Personal Umbrella Application or an ACORD Personal Umbrella Application
- ▶ Review of motor vehicle records will be required at binding for all operators in the household