



# Umbrella Coverage

Personal Lines



We understand that protecting your home, rental properties, automobiles and water crafts is important to you. You not only want peace of mind, but you also need to be protected in the event of an accident or a lawsuit. Preferred or Standard Umbrella Applicant Targets households with favorable underwriting characteristics, which includes young drivers.

## Coverage Lines Offered

- Preferred and Standard Umbrella Liability

## Available Forms and Endorsements

- Incidental Business Activity Endorsement on Personal Underlying Coverage

## Coverage Highlights

- Coverage A Limits up to \$10ML for Preferred Applicants
- Coverage A Limits up to \$5ML for Standard Applicants
- Coverage B Excess UM/UIIM Offered up to \$1ML (\$25K Included at no Charge)
- Discounts for no Accidents; up to 2 Violations for Preferred Applicants
- Underlying Business or Commercial Auto is Acceptable
- Non Commercial Additional Insured's are Acceptable
- Personal Injury at no Charge if Covered by Primary Policies
- Driving Discounts of up to \$40 per Risk Available
- First Dollar Coverage for Non Owned Boats, RVs or Autos Outside of the US

## Target Classes and Operations

- Risks with Protected Swimming Pools - OK
- Risks with up to 1000 Acres that are Vacant and not Farmland - OK
- Preferred Umbrella
  - Unlimited Number of Drivers Between 23 and 75 only
  - 4 or Less Violations per Household
  - Up to 1 Accident per Household
- Standard Umbrella
  - Unlimited Number of Autos and Recreational Vehicles
  - Unlimited Number of Boats up to 25 Feet Long
  - Drivers Under 23, Between 23 and 75, and 76-89
  - 4 or Less Violations per Household
  - 3 or Less Violations - Drivers under 23 or 76-89
  - Up to 1 Accident per Household



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