

## Personal Umbrella Product for Celebrity Applicants

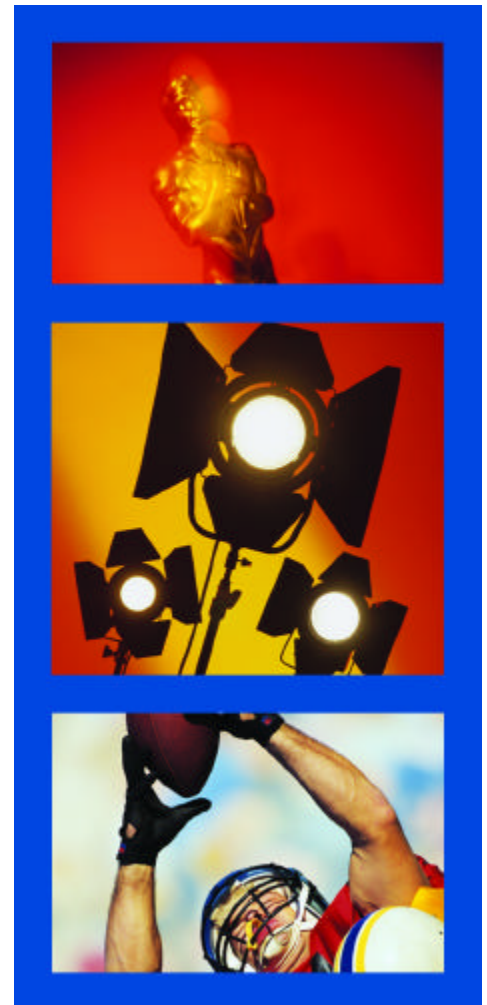
Our Personal Umbrella product for Celebrity Applicants is specifically tailored to meet the unique needs of locally or nationally recognizable personalities. Our product includes broad coverages, high limits of liability, a broad eligibility appetite and has the security of an A.M. Best rated A++ carrier.

### PRODUCT FEATURES:

- ▶ Personal Injury coverage is available
- ▶ First Dollar coverage for Non-Owned Watercraft and Recreational Vehicles
- ▶ True Worldwide coverage
- ▶ No Self-Insured Retention
- ▶ Limits available up to \$10,000,000
- ▶ \$25,000 of Excess Uninsured/Underinsured Motorists coverage included in the basic premium.
- ▶ Additional excess UM/UIM limits are available
- ▶ A.M. Best rated A++ carrier

### PRODUCT ELIGIBILITY:

- ▶ Locally recognizable by name such as radio personalities or newspaper columnists
- ▶ Locally recognizable by name and face such as local TV personalities or state representatives
- ▶ Nationally recognizable by name such as best selling authors or CEO's of Fortune 500 companies
- ▶ Nationally recognizable by name and face such as professional sports figures and/or coaches, television and/or movie stars



# Personal Umbrella for Celebrity Applicants — Personal Lines

This product targets nationally recognizable individuals, such as:



## The HIT ZONE – *Our highest hit ratio*

- 🎯 Professional Athletes and Coaches
- 🎯 CEO's of Fortune 500 Companies
- 🎯 Popular Musicians
- 🎯 Individuals in the Entertainment Industry, including Actors and Actresses, Producers, Directors, and Television and Radio Personalities

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

- ▶ Risks with multiple at fault accidents or violations
- ▶ Individuals with one Drug and/or Alcohol related conviction
- ▶ Watercraft between 26 and 75ft or in excess of 300 HP

## INELIGIBLE RISKS

- ▶ Any risk where the named insured is in a Trust, Estate, Limited Partnership, Family Partnership, LLC, or Corporation
- ▶ Individuals with a primary residence in Louisiana, West Virginia or outside the United States
- ▶ Underlying Coverage written on a Commercial General Liability Form except for Business Auto
- ▶ Watercraft in excess of 75ft or watercraft capable of speeds in excess of 50mph

# Personal Umbrella for Celebrity Applicants — Personal Lines

## PRODUCT ADVANTAGES

- ▶ True Worldwide coverage
- ▶ No Self Insured Retention
- ▶ Worldwide coverage
- ▶ Personal Injury Coverage is automatically included when provided by underlying coverage
- ▶ First Dollar coverage for non-owned watercraft and recreational vehicles
- ▶ A.M. Best rated A++ carrier

## MINIMUM ATTACHMENT POINTS

- ▶ \$500,000 combined single limit (CSL) for Homeowners or CPL exposures
- ▶ 500,000/500,000/100,000 or \$500,000 CSL is required for auto, recreational vehicle and watercraft exposures

## AVAILABLE LIMITS

- ▶ Coverage A Limits up to \$10,000,000
- ▶ Coverage B Excess UM up to \$1,000,000 combined single limit or \$1,000,000/\$1,000,000 split limits or in an amount matching the underlying auto limit up to \$1,000,000 combined single limit or \$1,000,000/\$1,000,000 split limits

## REQUIRED INFORMATION

- ▶ Our PCL App, an ACORD Personal Umbrella Application, or other Company Personal Umbrella Application containing at least the same information as in our application is mandatory
- ▶ Motor vehicle records will be required at binding for all operators in the household
- ▶ Operators age 70-75 an ACORD medical statement
- ▶ For any operator over the age of 75, a physician must complete a physicians statement of driver fitness