

Personal Umbrella Product for High Risk Drivers

Designed for hard to place risks including applicants with prior losses and/or multiple accidents, multiple violations, drug/alcohol related offenses, as well as youthful and elderly operators.

PRODUCT FEATURES:

- ▶ True Umbrella coverage
- ▶ No self-insured retention
- ▶ Net loss includes prejudgment interest
- ▶ Limits up to \$5,000,000 available
- ▶ \$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:

- ▶ Unlimited number of operators under the age of 23 and operators over the age of 69
- ▶ Risks with up to five at fault accidents in the household
- ▶ Drivers with up to five violations
- ▶ Households with up to 10 violations among all drivers
- ▶ Drivers with one drug or alcohol related offense
- ▶ Unlimited number of Recreational Vehicles and Watercraft up to 75 feet

ADDITIONAL ADVANTAGES:

- ▶ Fast and easy access to quote this product on our website
- ▶ Quick turnaround time on submissions
- ▶ Superior Policy Issuance



Personal Umbrella for High Risk Drivers — Personal Lines

This product targets households that are normally placed in the non-standard auto market.



The HIT ZONE – *Our highest hit ratio*

- 📍 Operators with up to three violations and/or two accidents
- 📍 Operators of all ages
- 📍 Unlimited number of vehicles (including motorcycles and motorhomes) recreational vehicles, boats and personal watercraft
- 📍 Unlimited number of 1 to 4 family additional residences

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

- ▶ Underlying Business Auto or Garage Coverage is acceptable
- ▶ Watercraft up to 75 feet in length
- ▶ Three violations or two accidents for operators under 23 or over 75
- ▶ As many as four violations per operator, as many as ten per household for operators between the ages of 23 and 75
- ▶ As many as three accidents per operator, five per household for operators between the ages of 23 and 75
- ▶ No more than two drug and/or alcohol related offenses per household
- ▶ Unlimited number of operators age 90 or older

INELIGIBLE RISKS

- ▶ Any risk where the named insured is other than an individual or husband or wife
- ▶ Underlying Coverage written on a Commercial General Liability Form except for Business Auto
- ▶ Individuals with more than one Drug or Alcohol conviction
- ▶ Applicants with primary residence in Louisiana, West Virginia or outside the United States
- ▶ Watercraft in excess of 75 feet or watercraft capable of speeds in excess of 50mph

Personal Umbrella for High Risk Drivers — Personal Lines

PRODUCT ADVANTAGES

- ▶ True Umbrella Coverage
- ▶ No self insured retention
- ▶ Worldwide Coverage
- ▶ Broad Definition of Bodily Injury
- ▶ Personal Injury Protection automatically included when provided by underlying coverage
- ▶ First Dollar coverage for non-owned watercraft and recreational vehicles
- ▶ A.M. Best rated A++ carrier
- ▶ Fast and Easy access to quote this product on our website

MINIMUM ATTACHMENT POINTS

- ▶ \$300,000 combined single limit (CSL) for Homeowners or Personal Liability exposures
- ▶ \$500,000/\$500,000/\$100,000 or \$500,000 CSL
 - Automobile exposures for operators under age 23 or age 76-89
 - Watercraft 26-50 feet
 - All Watercraft if there is a drug and/or alcohol related offense in the household
- ▶ \$1,000,000/\$1,000,000/\$100,000 or \$1,000,000 CSL
 - Operators in the household 90 or older
 - Watercraft 51-75 feet

AVAILABLE LIMITS

- ▶ Coverage A Limits up to \$5,000,000
- ▶ Coverage B Excess UM at \$1,000,000 CSL or in an amount matching the underlying auto limit up to \$1,000,000 CSL 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
- ▶ Complete details and payment amounts for all loss activity in the past three (3) years
- ▶ Motor vehicle records will be required at binding for all operators
- ▶ Operators age 70-75 an Acord medical statement certifying their driving
- ▶ For any operator over the age of 75, a physician must complete a physicians statement of driver fitness