

Personal Umbrella Product for Preferred Applicants

Our Personal Umbrella product for Preferred Applicants is designed for risks with favorable driving records who do not have local or national name and face recognition. This product is now available on an admitted basis in most states.

PRODUCT FEATURES:

- ▶ True Umbrella coverage
- ▶ Limits up to \$10,000,000 available
- ▶ \$25,000 of Excess Uninsured/Underinsured Motorists coverage included in the basic premium. Additional excess UM/UIM limits are available
- ▶ Personal Injury Protection automatically included when provided by underlying coverage
- ▶ Clean Driver Discount available
- ▶ Good Driver Discount available
- ▶ First dollar coverage for Non-owned Watercraft and Recreational Vehicles
- ▶ A.M. Best rated A++ carrier

PRODUCT ELIGIBILITY:

- ▶ Coverage available for vehicles, motorcycles, jet skis and recreational vehicles
- ▶ Underlying coverage on a Personal lines form except for underlying Business Auto or Garage forms
- ▶ Up to 2 violations in the household
- ▶ Up to 2 watercraft if less than 25 feet

ADDITIONAL ADVANTAGES:

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



Preferred Personal Umbrella — Personal Lines

This product targets households without youthful drivers that have clean driving records.



The HIT ZONE – *Our highest hit ratio*

- 📍 Violation and accident free in the past three years
- 📍 Operators between age 23 and age 75
- 📍 Up to four motor vehicles (including motorcycles and motorhomes)
- 📍 As many as two personal watercraft or boats up to 25 feet in length
- 📍 As many as two 1 to 4 family residences
- 📍 As many as two recreational vehicles

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

- ▶ Underlying Business Auto or Garage Coverage is acceptable
- ▶ Two violations per household

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
- ▶ Applicants with the primary residence in Louisiana, West Virginia or outside the United States
- ▶ Watercraft in excess of 75 feet or capable of speeds in excess of 50 mph

Preferred Personal Umbrella — Personal Lines

PRODUCT ADVANTAGES

- ▶ Admitted Product may be available (see your detailed binding authority guide for availability by State and specific underwriting criteria)
- ▶ 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, bind and issue on our website

MINIMUM ATTACHMENT POINTS

- ▶ \$300,000 Combined Single Limit (CSL) for Homeowners or Personal Liability exposures
- ▶ \$250,000/\$500,000/\$100,000 or \$300,000 CSL for all underlying automobile, recreational vehicle and watercraft exposures

AVAILABLE LIMITS

- ▶ Coverage A Limits up to \$ 5,000,000 or \$10,000,000
- ▶ 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

- ▶ 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