

# Personal Umbrella for Standard Applicants

Our Personal Umbrella for Standard Applicants is designed for individuals with acceptable, but not perfect driving records, mid-sized watercraft, and/or multiple home and automobile exposures. It is available for individuals 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 available up to \$10,000,000 for risks that qualify
- ▶ \$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
- ▶ 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
- ▶ One at fault accident
- ▶ Up to four violations in the household
- ▶ Unlimited number of watercraft if less than 25 feet
- ▶ Up to one watercraft 26-50 feet

## ADDITIONAL ADVANTAGES:

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



## Standard/Personal Umbrella - Personal Lines

This product targets households that do not qualify for our preferred product but overall are considered standard risks.



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

- 🚫 Up to four (4) violations and up to one accident per household in the past three years
- 🚫 Drivers between ages of 23 and 75
- 🚫 Unlimited number of 1 to 4 family additional residences  
Unlimited number of vehicles (including motorcycles and motorhomes), recreational vehicles, boats and jet skis
- 🚫 Watercraft up to 25 feet in length

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

- ▶ Underlying Business Auto or Garage coverage is acceptable
- ▶ Drivers up to age 89
- ▶ Drivers under age 23
- ▶ One boat between 26-50 feet

### INELIGIBLE RISKS

Please consult our product guidelines for a complete list of eligibility regarding potential exposures and services provided.

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

# Standard/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
- ▶ \$500,000/\$500,000/\$100,000 or \$500,000 CSL
  - Automobile exposures for accounts with operators under age 23 or operators age 76-89
  - Watercraft 26-50 feet

## AVAILABLE LIMITS

- ▶ Coverage A Limits up to \$10,000,000
- ▶ Coverage A Limits up to \$5,000,000 for accounts with a driver under 23 or age 76-89
- ▶ 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 certifying their own driving ability
- ▶ For any operator over the age of 75, a physician must complete a physicians statement of driver fitness.