

Personal Umbrella Product Information

USLI writes unsupported personal umbrella liability for the broadest range of applicant types in the industry. We offer coverage for preferred, standard and high-risk households as well as high-profile individuals and farm and ranch owners.

Preferred and Standard Applicants

- ▶ Operators between 23 and 75 years old
- ▶ Unlimited number of autos, RVs and watercraft up to 75 feet
- ▶ Up to 25 one-to-four family residential locations
- ▶ Limits up to \$5 million on any quote (\$1 million in AL, FL, MS, NH and VT; CT and ME if rental locations are built prior to 1978)

High Risk Applicants

- ▶ Drivers under 23 and over 75 in most states
- ▶ Households with a DUI or major violation can be considered
- ▶ Households with driving activity can be considered
- ▶ Maximum limit offered is \$1 million

Farm and Ranch Owners

- ▶ Farm revenues up to \$250,000
- ▶ 1,000 acres
- ▶ 100 grazing animals
- ▶ Underlying liability must be on a personal lines form

Celebrity Applicants

- ▶ Designed for high-profile individuals, such as pro athletes, entertainers, politicians, Fortune 500 CEOs, TV and radio personalities and authors

Coverage Features

- ▶ Optional excess UM/UIM available up to \$1 million; \$25,000 included in base rates
- ▶ Broad definition of bodily injury and personal injury
- ▶ True umbrella with drop-down coverage for non-owned watercraft up to 26 feet, non-owned RVs and non-owned autos outside the U.S.
- ▶ Worldwide coverage
- ▶ No deductible
- ▶ No aggregate limits
- ▶ Coverage for both pre- and post-judgment interest

Attachment Requirements

- ▶ \$300,000 combined single limit for personal liability for most risks
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- ▶ \$250,000/\$500,000/\$100,000, or \$300,000 combined single limit, for recreational vehicles for most risks
- ▶ \$250,000/\$500,000/\$100,000, or \$300,000 combined single limit, for most watercraft; high-performance or larger watercraft may require a higher limit
- ▶ \$500,000/\$500,000/\$100,000, or \$500,000 combined single limit, for autos for most admitted risks
- ▶ \$250,000/\$500,000/\$100,000, or \$300,000 combined single limit, for autos for most non-admitted risks
- ▶ \$1 million/\$1 million/\$100,000, or \$1 million combined single limit, for autos in AZ, GA, MO, MT and WA for admitted risks
- ▶ \$500,000/\$500,000/\$100,000, or \$500,000 combined single limit, for autos in AZ, GA, MO, MT and WA for non-admitted risks

Additional Advantages

- ▶ Personal umbrella can be written in the name of individuals, trusts, LLCs, LLPs or the estate of, if primary residence is included
- ▶ Instant Quote via web and phone
- ▶ A Berkshire Hathaway company rated A++
- ▶ Direct Bill available on admitted business, with multiple payment options
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses