COASTAL™
Insurance Underwriters



Personal Umbrella Policy

Our Personal Umbrella policy offers coverage that will protect your clients should their primary insurance reach its limits.

Our Primary Umbrella is designed for both the preferred and non-standard market. We provide limits up to $5,000,000.

PERSONAL | UMBRELLA
Real-Time Solutions

COVERAGE AVAILABLE:

Limits up to $5,000,000

Monoline over other carriers with an AM Best or KBRA rating of B+ or better. Demotech rating of S is acceptable if AM Best/KBRA is not available

RISKS FOR CONSIDERATION:

- Young drivers in the household acceptable
- Motorcycles, jet skis, ATVs, mopeds, motor homes and golf carts considered
- Farm exposure considered if Non Commercial or Gentleman's Farm
- Poor driving records including DUIs
- Identity Recovery Coverage option
- Cyber Liability Coverage Option
- Additional exposures/characteristics may be considered by calling Coastal directly

PRODUCT HIGHLIGHTS:

- Real-time web quoting
- Pay online by credit card or e-check
- Competitive Price
- Backed by a reputable and financially sound excess and surplus lines insurance company with an A.M. Best rating of "A" (Excellent)
- Provided through a Florida-based Managing General Underwriter that specializes in service, ease of doing business through automation and finding unique solutions for challenging markets

(See back for more product highlights including required underlying limits)

For additional product info, to register to become a broker or to get an instant real-time quote, please visit our website at **www.ciusolutions.com**

See policy forms for exact terms, conditions, limitations and exclusions.

20 Wesmark Court • Sumter, SC 29150 • 904.285.7683

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PRODUCT HIGHLIGHTS (CONTINUED)

- Florida domiciled accounts—Personal Liability Umbrella attachment point of $100,000 where Citizens Property Insurance Corporation, Universal Property & Casualty, American Traditions, Homeowner's Choice, Heritage Insurance Company, Capital Preferred Insurance Company, Monarch National Insurance Company or Southern Oak Insurance Company are the underlying carriers
- Automatic $25,000 Excess Uninsured Motorist coverage when Uninsured Motorist coverage is on the underlying auto policy with limits equal to the bodily injury limit
- Underlying carriers may be admitted or surplus lines.
- No Self-Insured Retention.
- Identity Recovery Coverage and Cyber Liability options.
- Favorable "as soon as practicable" wording for insured claim reporting duties.
- Broadens BI/PD coverage to include insured's activities while serving as a director, officer, committee person, or volunteer for a not for profit corporation if underlying coverage is provided (many competitors only cover the directors and officers).
- Broadens coverage to include any claim or suit arising out of, contributed to, or resulting from directly or indirectly a disease transmitted other than through sexual contact or transmission of the AIDS virus.
- Youthful drivers are considered with lower underlying auto limits of $250/500/100 and MVR activity.
- No maximum on the number of drivers licensed in the U.S. less than one year.
- Business owned private passenger vehicles considered if used in the insured's own business.
- No maximum of specialty antique, classic, and/or collectible cars.
- No maximum number of residences.
- Additional exposures/characteristics may be considered by calling Coastal directly

REQUIRED UNDERLYING LIMITS

- Comprehensive Personal Liability: 300,000 CSL.
  - Florida domiciled accounts can accept $100,000 if insured by Citizens Property Insurance Corporation, Universal Property & Casualty, American Traditions, Homeowner's Choice, Heritage Insurance Company, Capital Preferred Insurance Company, Monarch National Insurance Company or Southern Oak Insurance Company
- Automobile or Recreational Vehicles Liability: $250/500/100 or $300/500/100 or $500/500/100 or $500,000 CSL
- Watercraft Liability: Under 349 HP = $300,000 CSL; Over 350 HP = $500,000 CSL
- Vacant Land Liability, Farm Liability and Rental Liability: $300,000 CSL

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