



Why Buy the USLI Personal Umbrella?

UMBRELLA ADVANTAGES	USLI	COMPETITOR'S POLICY
Limits up to \$10,000,00 for preferred applicants*	✓	\$5,000,000 maximum in all states
Coverage for an unlimited number of automobiles	✓	No more than ten automobiles allowed
Coverage for up to twenty-five 1-4 Family Dwellings	✓	No more than ten 1-4 family units allowed
Coverage for an unlimited number of watercraft up to 75 feet and for an unlimited number of jet skis and wave runners	✓	No more than three watercraft up to 45 feet allowed
Coverage for an unlimited number of operators in a household	✓	No more than 8 permitted. \$1,000,000 max. limits for operators under 22 or over 79 with any driving activity
\$5,000,000 available for a risk with a driver over age 22 that has a DUI	✓	\$1,000,000 maximum
UMBRELLA ADVANTAGES	USLI	COMPETITOR'S POLICY
Both pre and post judgment interest coverage	✓	Post judgment interest coverage only
A++ A.M. Best Rated Paper	✓	A+ A.M. Best Rated Paper
Dollar one coverage for non-owned watercraft, recreational vehicles and autos outside of the United States	✓	No drop down coverage for these exposures
Definition of bodily injury is expanded to include mental injury, anguish, humiliation and shock	✓	Mental injury, anguish, humiliation and shock are excluded
No deductible/Self Insured Retention	✓	\$500 Deductible
UMBRELLA ADVANTAGES	USLI	COMPETITOR'S POLICY
Prefilled applications with all quotes	✓	Not available
Direct Bill for new and renewal business with no renewal applications required and multiple installments with no fees	✓	Renewal applications required and fees for each additional installment applied
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses	✓	?
Online and telephone quoting	✓	?
Motor vehicle reports ordered and paid for by the company	✓	?
Accessible underwriters including real time web chat	✓	?

For more information, contact your [Personal Lines Underwriter](#)

* The maximum limit in Florida is \$5,000,000. The maximum limit in Alabama, Mississippi, New Hampshire and Vermont is \$1,000,000.