



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 Applicants

- ▶ Operators between 23 and 75 years old
- ▶ Limited exposure units (home, autos, RVs and watercraft)
- ▶ Driving discounts apply
- ▶ Zero accidents/DUIs; no more than two convictions
- ▶ Limits up to \$10 million on any quote (\$5 million - FL; \$1 million - AL, MS, NH and VT; CT and ME if rentals)
- ▶ Admitted in 47 states

Standard Applicants

- ▶ Unlimited number of autos, RVs and watercraft up to 75 feet
- ▶ Up to twenty-five 1-4 family residential locations
- ▶ Operator ages can range from age 23 through age 89
- ▶ Six convictions in a household (3 years)
- ▶ Three fault accidents in a household (3 years)
- ▶ Limits up to \$5 million on any quote (\$1 million – AL, MS, NH and VT; CT and ME if rentals)
- ▶ Admitted in 47 states

High Risk Applicants

- ▶ \$1 million for any account with an operator age 90 or over for auto and watercraft
- ▶ Ten convictions in a household (3 years)
- ▶ Five fault accidents in a household (3 years)
- ▶ Any DUI in 5 years (zero if under age 23 or over age 89)
- ▶ Limits up to \$5 million (\$1 million - AL, MS, NH and VT; CT and ME if rentals)
- ▶ Now admitted in most states
- ▶ Any major category conviction in a household (3 years)

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
- ▶ Admitted for preferred or standard applicant types

Attachment Requirements

- ▶ \$250,000/\$500,000/\$100,000 or \$300,000 combined single limit for autos, home, watercraft or RVs
- ▶ \$500,000/\$500,000/\$100,000 or \$500,000 combined single limit for autos and watercraft for any account defined to be at risk
- ▶ \$500,000/\$500,000/\$100,000 or \$500,000 combined single limit for autos and personal liability for any farm and ranch applicant
- ▶ \$500,000 combined single limit or \$500,000/\$500,000/\$100,000 for all exposures – celebrity applicants
- ▶ \$1,000,000 for any watercraft 51 feet – 75 feet
- ▶ \$1,000,000 for any auto or watercraft where there is an operator age 90 or over

Coverage Features

- ▶ Optional excess UM/UIM available up to \$1,000,000, \$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
- ▶ Zero deductible
- ▶ No aggregate limits
- ▶ Coverage for both pre and post-judgment interest

Additional USLI Advantages

- ▶ Personal umbrella can be written in the name of individuals, trusts, LLCs, LLPs or the estate of, if primary residence is included
- ▶ Quote instantly via phone, live web chat or online
- ▶ Direct access to underwriters to get what you need
- ▶ A++ rated carrier and a Berkshire Hathaway Company
- ▶ Automatic renewals with no renewal applications required
- ▶ Direct Bill at new business and renewal with multiple installments, all with no fees or interest
- ▶ Instant access for service, endorsement changes and help
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business