



## RLI Personal Umbrella Application

Agency Name: \_\_\_\_\_

Agent City/Town: \_\_\_\_\_

Agent Contact Email: \_\_\_\_\_

(required for policy delivery)

Thank you for your submission with the RLI Personal Umbrella program. If you have any questions, please contact Grace Roche via email at [groche@massagent.com](mailto:groche@massagent.com) or at 508-634-7360.

To expedite your client's application, please review the tips below to complete the RLI Umbrella application:

- Verify that the Insured(s) name(s) and addresses are correct on application (spelling, mailing & residence).
- Insured phone number and email address are required.
- Q 1-9 must have a number, if none – enter 0.
- Q 10-15, PUP Special charge(s) will apply for any number greater than 0. Must have a number, if none – enter 0.
- Q 16-22, Please read section regarding eligibility. All questions must be answered.
- Q 23 & 24 must be answered.
- Q 25 - Limit must be selected, If no autos – applicant must still agree to maintain the underlying limit when driving any vehicle. Limit A is ALWAYS REQUIRED IF the answer to question 15 is greater than 0.
- Q 26 all household members over 14 should be listed. Drivers' information must be clear and complete. For each driver violations (including DUIs) and at-fault accidents enter as a number, if none – enter 0.
- Application must be signed and dated by Insured (if electronically signed, Certificate of Completion of digital signing required)
- Complete your agent information and sign.

### Other personal lines products we can assist you with:

**Specialty recreational vehicles** - Submit an Acord application or current policy declaration for the following: motorcycles (including ATV, golf cart, snowmobile), RV/motorhome or trailers, antique/classic cars or watercrafts.

**Flood insurance** (NFIP & Private Market) - Submit a copy of a homeowner declaration, current flood policy or an [Acord 301 Flood Application](#) for a premium indication.

### Submission Methods:

Applications with personal and payment Information should be sent via secure email or via our [secured submission portal](#).

#### 1. Secured Submission Portal (*preferred*):

Upload a scanned completed & signed application with [Insured Payment Authorization Form](#) via our online portal at [www.massagent.com/rli-personal-umbrella](http://www.massagent.com/rli-personal-umbrella).

#### 2. Direct Portal Access to RLI:

Go to RLI's Direct Sub-Agent Portal Access, prepare the application & then send a secure email to your client to eSign and pay online direct to RLI! For agent access and instructions email [groche@massagent.com](mailto:groche@massagent.com).

**Note: Effective as of 12/1/23 RLI will no longer accept physical checks.  
To avoid a delay in your insured's application, please review and use one the submission options above.**

# Number One Payment Authorization Form

One-Time Payment Method (Select E-Check or Credit Card)

Named Insured: \_\_\_\_\_

Payment provided by:                      Insured                      Broker

<b>E-Check</b> <i>Select One:</i> Checking                      Savings
Name on Bank Account: _____
Full Billing Address: _____
Routing Number: _____
Account Number: _____
Bank Name: _____

<b>Credit Card</b>
Name on Card: _____
Full Billing Address: _____
Card Type ( <i>Select One</i> ):            Mastercard            Visa            Discover            AMEX
<i>Note for Flood: Vendor payment processing fees -Johnson &amp; Johnson - a 2.9% fee for credit card processing (or minimum \$4.95) applies and policies place through JFIB - a \$8 fee for ACH or 3.5% fee for credit card applies.</i>
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Expiration Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> CVV Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

<b>Required</b>
Premium Payment Amount: \$ _____
Signature: _____                      Date: _____
Email: _____                      Phone: _____



Return completed form via our [Secure Agent Portal](#) via Secured Email only.

[massagent.com](http://massagent.com)

# PERSONAL UMBRELLA LIABILITY INSURANCE APPLICATION

## RLI INSURANCE COMPANY

Please fully complete and print the Application, obtain the insured's signature and forward it to your Program Administrator for processing. Any changes made to an answer on this application must be initialed by the applicant.

Name 1.  
2.  
Named Insured may be a maximum of two individuals, provided both individuals reside in the same household. This policy cannot be issued in the name of an estate, trust or LLC.

Phone \_\_\_\_\_ Email \_\_\_\_\_

**Primary Residence (cannot be a P.O. Box)**

Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Mailing Address (if different from Primary Residence Address)**

Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Applicant's Brokering Agent Number	
Requested Effective Date	Premium
<b>Coverage Limit Desired:</b>	
<input type="checkbox"/>	<input type="checkbox"/>
\$5 Million	\$3 Million
<input type="checkbox"/>	<input type="checkbox"/>
\$2 Million	\$1 Million*
* \$1M limit is the only option available in NM	

See page 5 for definitions and question details.

**QUESTIONS 1-9:**

Carefully read questions 1-9 and circle the correct number. If any question is unanswered or answered in the "Not Eligible" column, the risk is not eligible.	Preferred	Standard	Standard II*	PUP Special**	Not Eligible
1. How many <b>automobiles</b> are owned (titled or registered to), leased, rented, or regularly operated by <b>you</b> or any <b>member of your household</b> ? (Do not count <b>antique, classic or collectible automobiles</b> . See question 10.)	0 1 2 3	4	5 6	7 8 9 10	11 or more
2. How many <b>residential properties</b> - regardless of location - are owned by or rented to <b>you</b> or any <b>member of your household</b> ? Do not include <b>residential properties</b> that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy because they are excluded from coverage.	0 1	2 3 4	5 6	7 8 9 10	11 or more
3. How many watercraft between 14 and 45 ft., including any extensions to the hull, are owned or regularly operated by <b>you</b> or any <b>member of your household</b> ? Do not count watercraft exceeding 45 feet. Do not count watercraft powered by a total combined horsepower rating that exceeds 300 AND is also capable of speeds in excess of 50 mph. Watercraft exceeding these limitations are excluded from coverage. (Do not count canoes, Jet Skis, Waverunners or other personal watercraft. See question 4.)	0	1 2	3		4 or more
4. How many Jet Skis, Waverunners or other personal watercraft are owned or regularly operated by <b>you</b> or any <b>member of your household</b> ?	0	1 2	3		4 or more
5. What is the total number of <b>drivers</b> ? (Include <b>drivers</b> with a learner's permit or valid driver's license. See the definition of <b>driver</b> on page 5.)	0 1 2	3 4 5 6		7 8	9 or more
6. How many <b>drivers</b> are under the age of 22? (Include <b>drivers</b> with a learner's permit or valid driver's license.)	0	1 2	3 4		5 or more
7. How many <b>drivers</b> are age 70 or over? Note: This response is not considered when determining the rating tier for applicants in Maine and Louisiana. (Include <b>drivers</b> with a learner's permit or valid driver's license.)	0	1 2 3 4			5 or more
8. How many moving violations have all <b>drivers</b> had within the last 3 years? (Include DWI/DUI <b>incidents</b> within the last 5 years or 3 years in Montana.) (See question 26.)	0	1 2	3 4	5 6	7 or more
9. How many <b>at-fault accidents</b> have all <b>drivers</b> had in the last 3 years? (See question 26.)	0	1	2	3	4 or more

\* If there are **drivers** age 70 or over AND an answer to questions 8 or 9 falls under the Standard II (not applicable in Hawaii) or the "PUP Special" column, the risk is not eligible.

\*\*If an answer to questions 1 and/or 2 ONLY is in the "PUP Special" column, up to a \$5 million limit is available. A \$1 million limit is available if any other question response is in the "PUP Special" column. (This statement is not applicable in New Mexico.)

**QUESTIONS 10–15:**

Print the response clearly on the line provided. If the question is unanswered or the response is greater than the maximum number indicated, the risk is not eligible. PUP Special charge(s) and a \$1 million limit apply if any answer to questions 11 through 15 is greater than 0 (or greater than 640 for question 12.)

	RESPONSE
10. How many <b>antique, classic or collectible automobiles</b> are owned (titled or registered to) by <b>you</b> or any <b>member of your household</b> ? (Max. of 25)	
11. Of the number of <b>residential properties</b> from question 2, how many <b>residential properties</b> owned by or rented to <b>you</b> or any <b>member of your household</b> are located <u>outside</u> of the U.S. (including its territories and possessions) or Canada? (Max. of 5)	
12. How many acres of land do <b>you</b> or any <b>member of your household</b> own or lease (including partial ownership)? Max. of 1280 acres. <i>Do not include land that is covered under a Commercial General Liability policy or other non-personal Premises Liability Policy because they are excluded from coverage.</i>	
13. How many <b>drivers</b> have been licensed to drive in the U.S. less than one year, currently have a learner's permit, and/or have a non-U.S. driver's license? A year or more with a learner's permit does not qualify as a year with a driver's license. (Max. of 8)	
14. How many driving <b>incidents</b> have all <b>drivers</b> ages 21 and under and/or 80 and over had within the last 3 years? (Max. 1 per <b>driver</b> ) A PUP Special charge does not apply for <b>incidents</b> for <b>drivers</b> age 80 or over in Louisiana.	
15. How many arrests, citations or license suspensions for driving under the influence of alcohol/drugs, driving while intoxicated and/or any other alcohol/drug related <b>incidents</b> have all <b>drivers</b> had in the last 5 years or 3 years in Montana? (Max. 1 per household for <b>drivers</b> between ages 22 and 79; 0 per household for <b>drivers</b> under ages 22 and 80 or over.)	

**QUESTIONS 16–22:**

Read and respond by checking "Yes" or "No". If any question is unanswered or checked "Yes", the risk is not eligible.

16. Have <b>you</b> or any other <b>driver</b> had an arrest, citation or conviction for reckless driving, careless driving (with 4 points in Florida), negligent driving and/or had a driver's license suspended (for reasons other than driving under the influence of alcohol or drugs), revoked or refused in the last 5 years or 3 years in Montana? (Careless driving not applicable in South Dakota. Careless or negligent driving not applicable in South Carolina.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
17. Have <b>you</b> or any <b>member of your household</b> been indicted, charged with or convicted of a felony within the last 5 years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
18. Are <b>you</b> or any <b>member of your household</b> recognized nationally or locally as a celebrity or famous person (i.e., professional entertainer, athlete, media personality, etc.) and/or hold a position as an appointed or elected political figure at the federal or state level? (Not applicable for political figures in Florida, Oregon and Texas.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
19. Have <b>you</b> or any <b>member of your household</b> had a liability loss greater than \$50,000 in the past 5 years or are <b>you</b> or any <b>member of your household</b> aware of any facts, circumstances, incidents, or accidents that could give rise to a claim or lawsuit, whether valid or not, which might directly or indirectly involve <b>you</b> or any <b>member of your household</b> ?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
20. Does any other <b>member of your household</b> or other person residing in <b>your</b> household have a Personal Umbrella policy with RLI Insurance Company other than this policy?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
21. Has any one <b>driver</b> had more than 3 moving violations in the last 3 years? (Include DWI/DUI <b>incidents</b> within the last 5 years or 3 years in Montana.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
22. Has any one <b>driver</b> ages 21 and under or 80 and over had more than one driving <b>incident</b> within the past 3 years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

**QUESTION 23 (An additional form is required in the states of Louisiana, New Hampshire, Vermont and West Virginia as outlined below):**

23. Do <b>you</b> elect to purchase or reject Excess UM/UIM coverage? (Select one.) <b>Residents of Louisiana, New Hampshire, Vermont and West Virginia:</b> <i>Submission of a state mandated form supersedes any response to this question.</i>	<b>PURCHASE</b> <input type="checkbox"/>	<b>REJECT</b> <input type="checkbox"/>
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**EXCESS UNINSURED/UNDERINSURED MOTORIST (UM/UIM) COVERAGE:** Excess UM/UIM coverage is offered for an additional premium. Required Basic UM/UIM policy limits must be equal to the liability limits for the Required Basic Automobile Liability Policy.

**For residents of Louisiana, New Hampshire, Vermont or West Virginia you must submit the referenced state mandated form.**

**West Virginia:** If **you** elect to purchase this coverage, **you** are required to accept this coverage in writing and pay the additional premium. If **you** accept Excess UM/UIM coverage **you** must complete and return forms PUP547A and PUP547B.

**Vermont:** Matching limits of Excess UM/UIM are available for an additional premium. If **you** elect to reduce the Excess UM/UIM limits to the statutory minimum of \$100,000, **you** must complete and return form PUP257D. Receipt of the applicable form by the company will result in a reduction in the premium.

**Louisiana and New Hampshire:** If **you** elect to reject Excess UM/UIM coverage **you** must complete and return form PUP257A in New Hampshire and PUP517 in Louisiana. Receipt of the applicable form by the company will result in a reduction in the premium.

**All Other States:** Excess UM/UIM coverage is offered at a limit of \$1 million and an additional premium must be paid. No other form is required.

**QUESTION 24 (You must respond by checking "YES" or "NO"):**

Do **you** and **ALL members of your household** agree to maintain the MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined below as a condition of coverage? For those limits that currently do not apply to **you** or any **member of your household**, **you** must agree to maintain those limits only if they become applicable to **you** or any **member of your household** during the Policy period as a condition of **your** coverage.

YES | NO

**I AGREE TO THE MINIMUM REQUIRED LIMITS OF LIABILITY FOR THE COVERAGES BELOW:**

|

**PRIMARY RESIDENCE ONLY**

Requires Homeowners or Comprehensive Personal Liability

\$300,000 per occurrence

**SEASONAL, SECONDARY OR RENTAL PROPERTIES**

Require premises Liability or Comprehensive Personal liability

**Note:** Residential properties that are covered under a commercial or other non-personal premises liability policy are excluded from coverage.

\$300,000 per occurrence

**FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY**

(Required only if **you** or any **member of your household** own a farm which is not covered by **your** homeowners policy.)

\$300,000 per occurrence

**RECREATIONAL VEHICLES**

(Includes snowmobiles, ATVs, golf carts, etc. Required only if **you** or a **member of your household** own or acquire a recreational vehicle during the Policy period that is not covered by **your** homeowners or personal liability policy for the following limits of liability.)

\$100,000 combined single limit per occurrence (\$325,000 in Texas)  
 – OR –  
 \$100,000/\$300,000/\$25,000

**WATERCRAFT**

(Including boats, personal watercraft, Jet Skis and canoes. Required only if **you** or a **member of your household** own or acquire a watercraft during the Policy period that is not covered by **your** homeowners or personal liability policy for the following limits of liability.)

\$300,000 combined single limits  
 – OR –  
 \$250,000/\$500,000/\$100,000  
 – OR –  
 \$300,000/\$300,000/\$100,000

**Note:** The RLI personal umbrella does not provide coverage for watercraft exceeding 45 ft. and/or 50 mph and 300 or more combined horsepower. This exclusion does not apply to personal watercraft.

*If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local brokering agent.*

**QUESTION 25 (You MUST agree to one of the three limits below. If left unanswered, the risk is not eligible):**

Which of the following MINIMUM REQUIRED LIMITS OF AUTOMOBILE LIABILITY do all **drivers** agree to maintain as a condition of coverage for all **automobiles** that are owned (titled or registered to), leased, rented, operated or acquired during the policy period by **you** or any **member of your household**? If **you** elect to purchase Excess Uninsured/Underinsured Motorist (UM/UIM) coverage, the Required Basic UM/UIM policy limits must be equal to the liability limits for the required Basic Automobile Liability Policy. **You** agree that this condition applies equally to personal use of an **automobile** covered under a Commercial Automobile Liability Policy.

**SELECT ONLY ONE LIMIT**

**LIMIT A**

\$500,000 Bodily Injury per person/ \$500,000  
 \$500,000 Bodily Injury per occurrence/ – OR – combined single limit per  
 \$50,000 Property Damage per occurrence occurrence

**Note:** Limit A is **ALWAYS REQUIRED** if the answer to **QUESTION 15** is greater than zero.

**LIMIT B (The choice of Limit B results in a higher premium.)**

\$250,000 Bodily Injury per person/ \$300,000 Bodily Injury per person/ \$300,000 combined single  
 \$500,000 Bodily Injury per occurrence/ – OR – \$300,000 Bodily Injury per occurrence/ – OR – limit per occurrence  
 \$50,000 Property Damage per occurrence \$50,000 Property Damage per occurrence (\$325,000 in Texas)

**LIMIT C (The choice of Limit C results in a higher premium. Excess UM/UIM is NOT available if you maintain Limit C.)**

\$100,000 Bodily Injury per person/  
 \$300,000 Bodily Injury per occurrence/  
 \$50,000 Property Damage per occurrence

**Note:** Limit C is available **ONLY** if all **drivers** in the household are age 22 and over. Limit C is **NOT** available if there are any **drivers** age 70 or over; and/or if any response makes the risk Standard II (not applicable in Hawaii); and/or if any response makes the risk PUP Special.

*If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local brokering agent.*

**QUESTION 26:**

Complete the following for all **drivers** AND **members of your household** ages 14 and older. Per the definition of **driver**, also include any other person who operates an **automobile** owned (titled or registered to), leased, rented or regularly operated by **you** or a **member of your household** at least 50% or more of that **automobile's** use. Individuals listed below are for determining policy eligibility; if a policy is issued, coverage for each is determined pursuant to the Policy Provisions.

Full Name (First, MI, Last)	Date of Birth	Licensed or Permit? Y/N	Driver's License or Permit Number	State	Relationship to Applicant	Number of Violations 3 yrs (Incl. DWI/DUI 5 yrs/3 yrs in MT)	Number of At-Fault Accidents (3 yrs)	DWI or DUI? Y/N

**IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT:** I understand that as a part of the underwriting procedure, a consumer report may be obtained or an investigative consumer report may be prepared. Such reports may include information regarding my driving record, credit history, general reputation, personal characteristics and mode of living. I hereby consent to the preparation of such reports and the disclosure of such reports to RLI Insurance Company and the producer of record. I understand that these reports will be handled in the strictest confidence, and that information as to the nature and the scope of these reports will be provided to me upon request.

**FRAUD WARNING:** Any person who knowingly defrauds any insurance company or other person, files an application for insurance or statement of claim containing any materially false, incomplete, or misleading information, or conceals information concerning any material fact thereto, commits a fraudulent insurance act, which is a crime punishable by incarceration, and shall also be subject to civil penalties.

**CA:** For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**APPLICANT STATEMENT:** The information given on this form is true and complete to the best of my knowledge. I understand that any omission or misstatement of fact in the information given voids the policy. I agree that Minimum Primary Limits or Basic Policies outlined on page 3 are required and will be maintained during the Policy period and that no insurance will be in effect until RLI issues a Policy. I agree that I will acquire and maintain Minimum Required Limits of Liability for all additional exposures (**drivers, residential properties, automobiles, watercraft, etc.**) if they become applicable during the Policy period. I should contact my insurance agent to confirm adequate basic limits for all exposures that are covered under this Policy or that I might acquire throughout the Policy period. The insured's agent shall not have the right to make, alter, modify, or discharge any contract or policy issued on the basis of this Application. I understand that the application and payment of premium must be accepted by RLI. I agree to notify RLI and my agent of any material changes in the answers to the questions on this application that arise prior to the effective date of any policy issued pursuant to this application. Furthermore, I understand that any outstanding quotations may be modified or withdrawn based upon such changes at RLI's sole discretion.

**SIGN AND DATE:**

**I UNDERSTAND THIS APPLICATION IS SUBJECT TO UNDERWRITING REVIEW, IS NOT A BINDER AND NO INSURANCE WILL BE IN EFFECT UNTIL RLI INSURANCE COMPANY ISSUES A POLICY. COVERAGE IS DETERMINED PURSUANT TO THE POLICY PROVISIONS. THE APPLICATION WILL NOT BE ACCEPTED WITHOUT APPLICANT'S ORIGINAL SIGNATURE.**

If you are applying by Power of Attorney on behalf of the applicant, you must sign your own name followed by "POA".

**SIGN HERE** Applicant's Original Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant's Brokering Agent's Signature: \_\_\_\_\_

Applicant's Brokering Agency's Name: \_\_\_\_\_

Applicant's Brokering Agency's Address: \_\_\_\_\_

Applicant's Brokering Agent's License ID #: \_\_\_\_\_

**NOTE: ANY CHANGES MADE TO AN ANSWER ON THIS APPLICATION MUST BE INITIALED BY THE APPLICANT.**

**NOTE: THE SAME VERSION DATE MUST APPEAR ON ALL 4 PAGES OF THE APPLICATION.**

**A PREMIUM CHECK MUST ACCOMPANY THE APPLICATION TO COMPLETE PROCESSING.**



## DEFINITIONS AND QUESTION DETAILS:

### DEFINITIONS:

"You", "Your" and "I" means the applicant.

"**Member of your household**" means a person who resides with **you**, even if temporarily away at school or through joint or shared custody, and is: **you** spouse by marriage, civil union, or domestic partnership pursuant to applicable law in the state listed as **your** primary residence; any person related to **you** or **your** spouse by blood, marriage, civil union or adoption; any person for whom **you** or **your** spouse are a legal guardian or legal custodian; and anyone else in **your** or a **member of your household's** care.

"**Driver**" means **you** and **members of your household** who operate **automobiles**, plus any other person who operates **automobiles** owned, leased, rented, or regularly operated by **you** or a **member of your household** at least 50% or more of that **automobile's** use. **Driver** includes any person with a learner's permit or valid driver's license. **Automobiles** owned by **you** or a **member of your household** include any **automobiles** titled to or registered in the name of **you** or a **member of your household**.

"**Incident(s)**" includes any moving violation, **at-fault accident** and/or traffic arrest, citation or conviction.

"**At-Fault Accident**" includes any facts, circumstances, or accidents that resulted in a claim or could give rise to a claim that **you** or any **member of your household** might be at-fault for an accident; any single or multi-car accident chargeable under a primary auto policy; any accident resulting in any payment for bodily injury or property damage liability; any single car accident resulting in payment to or by an insured (unless caused by an animal); and/or any accident resulting in a citation with or without a conviction or final adjudication.

"**Antique, classic or collector automobiles**" include **automobiles** more than 20 years old, driven less than 2,500 miles annually, owned for limited pleasure use, car shows and club events and insured under a Collectors Automobile Policy.

"**Automobile**" means a car, van, pickup truck, motorcycle, moped, or motor home that is licensed for road use.

"**Residential Properties**" means a residential single or multi-unit dwelling with a maximum of four units; condominium unit; townhouse; or one to two family mobile home that **you** own, reside in full or part time, or that is owned by **your** trust or a limited liability company of which **you** are a member.

### QUESTION DETAILS:

**All Questions:** **You** and all **members of your household** should be considered when answering any question on this application.

**Question 1:** Include company **automobiles** provided for **your** use, or for use by a **member of your household**. All **automobiles** licensed for road use need to be counted regardless of individual insurance. Full Timers should count their RV as an **automobile** and not a **residential property**.

**Question 2:** Primary **residential properties** must have liability coverage under a policy containing Comprehensive Personal Liability (including Homeowners and Farmowners). Seasonal, secondary, or rental **residential properties** may have liability coverage under a Comprehensive Personal Liability or Premises Liability Policy. **Do not include residential properties that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy as they are excluded from coverage.**

**Question 6:** In Kansas and Massachusetts, count only those **drivers** with six years or less driving experience. Driving with a permit is not considered driving experience and should not be included with the six years as driving experience.

**Question 11:** RLI provides worldwide coverage, provided suit on the merits is brought in the U.S. (including its territories and possessions) or Canada.

### PUP HELPFUL HINTS:

- PUP Special exposure charges are added to either the Preferred, Standard or Standard II premium.
- **Drivers** age 21 and under or age 80 or over may not have any alcohol related **incidents**. These **drivers** may have only one **incident**.
- The total number of **residential properties** allowed is 10. The maximum number of **residential properties** owned or rented by **you** or any **member of your household** located outside the U.S. (including its territories and possessions) and Canada is 5.
- The exposure charge for 641 to 1280 acres is a flat charge. It is not a per acre charge.
- Required underlying liability limits for Automobile, Uninsured/Underinsured Motorist (UM/UIM), Property, and Watercraft are listed on the application. Carefully review these limits and make certain that **you** and all **members of your household** are carrying the proper underlying amount of coverage.
- If **you** cancel the policy prior to the end of the Policy period, the return premium may be calculated on a basis that is other than a pro rata basis. The premium returned may be reduced by up to 10% of the pro rata return premium and will be calculated at the time of cancellation (does not apply to residents of Connecticut).

**Massachusetts**  
**RLI Insurance Company – Personal Umbrella Rate Sheet**

**Effective July 1, 2023 - New Business & Renewal**

**Risks rated Standard with Youth or Standard II with Youth must maintain \$250/500/50 or \$300 CSL.  
Add any PUP Special surcharges to base premiums. UM/UIM must be purchased with base coverage.**

**For risks maintaining underlying automobile limits of \$500/500/50 or \$500 CSL**

Zip Code (1st 3 digits)	Class	\$1 million	\$2 Million	\$3 Million	\$5 Million	UM/UIM \$1 Million*
018-019,021-022,024,055	Standard	\$417	\$751	\$1,001	\$1,314	\$92 Per Driver
	Standard with Youth	\$730	\$1,314	\$1,752	\$2,300	
	Standard II	\$788	\$1,418	\$1,891	\$2,482	
	Standard II with Youth	\$1,379	\$2,482	\$3,310	\$4,344	
011-012,014,016-017,020,023,027	Standard	\$359	\$646	\$862	\$1,131	\$92 Per Driver
	Standard with Youth	\$628	\$1,130	\$1,507	\$1,978	
	Standard II	\$592	\$1,066	\$1,421	\$1,865	
	Standard II with Youth	\$1,036	\$1,865	\$2,486	\$3,263	
010,015,025-026	Standard	\$269	\$484	\$646	\$847	\$92 Per Driver
	Standard with Youth	\$471	\$848	\$1,130	\$1,484	
	Standard II	\$445	\$801	\$1,068	\$1,402	
	Standard II with Youth	\$779	\$1,402	\$1,870	\$2,454	
All Other	Standard	\$206	\$371	\$494	\$649	\$92 Per Driver
	Standard with Youth	\$361	\$650	\$866	\$1,137	
	Standard II	\$341	\$614	\$818	\$1,074	
	Standard II with Youth	\$597	\$1,075	\$1,433	\$1,881	

**For risks maintaining underlying automobile limits of \$250/500/50, \$300/300/50 or \$300 CSL**

Zip Code (1st 3 digits)	Class	\$1 million	\$2 Million	\$3 Million	\$5 Million	UM/UIM \$1 Million*
018-019,021-022,024,055	Standard	\$480	\$864	\$1,152	\$1,512	\$92 Per Driver
	Standard with Youth	\$792	\$1,426	\$1,901	\$2,495	
	Standard II	\$906	\$1,631	\$2,174	\$2,854	
	Standard II with Youth	\$1,497	\$2,695	\$3,593	\$4,716	
011-012,014,016-017,020,023,027	Standard	\$413	\$743	\$991	\$1,301	\$92 Per Driver
	Standard with Youth	\$682	\$1,228	\$1,637	\$2,148	
	Standard II	\$681	\$1,226	\$1,634	\$2,145	
	Standard II with Youth	\$1,125	\$2,025	\$2,700	\$3,544	
010,015,025-026	Standard	\$309	\$556	\$742	\$973	\$92 Per Driver
	Standard with Youth	\$511	\$920	\$1,226	\$1,610	
	Standard II	\$512	\$922	\$1,229	\$1,613	
	Standard II with Youth	\$846	\$1,523	\$2,030	\$2,665	
All Other	Standard	\$237	\$427	\$569	\$747	\$92 Per Driver
	Standard with Youth	\$391	\$704	\$938	\$1,232	
	Standard II	\$392	\$706	\$941	\$1,235	
	Standard II with Youth	\$648	\$1,166	\$1,555	\$2,041	

**\*For UM/UIM - \$1 Million limit is the only available limit.**

**Refer to the next page for additional rating information, PUP Special exposure charges and premiums for 100/300/50 underlying auto limits buy back.**



# Massachusetts continued

An **inexperienced operator/youth** is defined as any driver with six years or less driving experience. If the risk has an inexperienced operator/youth, underlying automobile limits of \$250/500/50 or \$300 CSL are required. All other risks require underlying automobile limits of \$250/500/50, \$300/300/50 or \$300 CSL. **Standard II premiums are NOT available** if there are **drivers age 70 and older** in the household and the response to questions 8 or 9 falls under the Standard II column.

**There is no Preferred rating tier in Massachusetts.** To qualify for the Standard rate, all answers to questions 1 through 9 on the Application must fall under the Preferred and Standard column. Even if one answer falls under the Standard II column, you use the Standard II rate.

**Add \$25.00 per Antique/Classic/Collectible** vehicle to the policy premium (count not to exceed 25). Antique/Classic/Collectible vehicles are defined as private passenger vehicles licensed for road use, more than 20 years old, driven not more than 2,500 miles annually, owned for limited pleasure use, car shows, and club events that are covered under a Collectors Automobile policy. Antique/Classic/Collectible vehicles *should not be included in the count for Number of Licensed Vehicles* when determining the rating tier.

## RLI Insurance Company - Personal Umbrella Premiums Effective July 1, 2023 - New Business & Renewal

**For risks maintaining \$100/300/50 underlying automobile liability limits.**

**Note: Not available to risks with inexperienced operators and/or drivers age 70 and older and/or if the risk requires a PUP Special exposure charge. UM/UIM coverage is unavailable with 100/300 limits.**

Zip Code (1st Three Digits)	Class*	\$1 Million	\$2 Million	\$3 Million	\$5 Million
018, 019, 021, 022, 024, 055	Standard	\$706	\$1,271	\$1,694	\$2,224
011, 012, 014, 016, 017, 020, 023, 027	Standard	\$607	\$1,093	\$1,457	\$1,912
010, 015, 025, 026	Standard	\$455	\$819	\$1,092	\$1,433
All Other	Standard	\$348	\$626	\$835	\$1,096

\* Standard II not available

## PUP Special Exposure Charges

**Note: The charges displayed below are not applicable to risks with \$100/300/50 underlying automobile liability limits.**

\*\* Policies with PUP Special exposure charges are available only with a \$1 Million policy limit.

\*\* Policies with PUP Special Surcharges due to Vehicles and Properties only may be offered at limits up to \$5 million.

Exposure	Exposure Count	Charge Per Additional Exposure			
		\$1 Million	\$2 Million	\$3 Million	\$5 Million*
Vehicles in the household	7 to 10	\$50 per; > 6	\$90 per; > 6	\$120 per; > 6	\$157 per; > 6
Properties in the household	7 to 10	\$50 per; > 6	\$90 per; > 6	\$120 per; > 6	\$157 per; > 6
		*May have rounding discrepancy of \$1-2 on the \$5 million			
Total Drivers in the household	7 to 8	\$50 per driver > 6			
Moving Violations in household	5 to 6	\$75 per violation > 4			
At Fault Accidents in household	3	\$100 per accident > 2			
Licensed < 1 yr, Non U.S. license	Number not to exceed eligible number of drivers based on application.	\$0, but still limited to \$1 million limits for new business			
DUI - \$500/500/50 underlying auto limits are required. Not available to drivers < 22 or > 79.	1 Per Household	\$250			
Drivers < 22 & > 79 with incident	1 Incident Per Driver	\$200 per incident per driver			
Acreage	0 -640 Acres	No Charge			
	641 to 1,280 Acres	\$300 flat charge			
Properties outside U.S.	5	\$ 75 per property			

Add any above PUP Special exposure charge(s) to the policy premium as follows: If the response to question 5 is the only response falling under the PUP Special column, add the PUP Special exposure charge(s) to the Standard premium. If the response to questions 1-9 (except question 5) falls under the PUP Special column, add the PUP Special exposure charge(s) to the Standard II premium. If any response to questions 11-15 is greater than 0, first determine the rating tier based on questions 1 through 9 and then add the PUP Special exposure charge(s).

**Quote and complete applications online with the [RLI Portal!](#) Email for access.**