

# RLI PERSONAL UMBRELLA UNDERWRITING BOX

| Exposure                                                                                                   | Exposure Count                                                                                                                |
|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Vehicles per Household                                                                                     | Up to 10                                                                                                                      |
| Properties per Household                                                                                   | Up to 10                                                                                                                      |
| Total Drivers per Household                                                                                | Up to 8<br><i>(7 to 8 is eligible for limits of \$1 Million)</i>                                                              |
| Moving Violations per Household                                                                            | Up to 6 <i>(2 allowed per household if drivers are 70 and over. Violations &gt; 4 are eligible for limits of \$1 Million)</i> |
| Moving Violations per One Driver (between 22 & 69)                                                         | Up to 3                                                                                                                       |
| At Fault Accidents per Household                                                                           | Up to 3 <i>(1 allowed per household if drivers are 70 and over. At Faults &gt; 2 are eligible for limits of \$1 Million)</i>  |
| Licensed < 1 yr./Permit/Non-U.S. Drivers License                                                           | Up to 8                                                                                                                       |
| DUI/DWI – Minimum Underlying Auto Limit of at least \$500/\$500/\$50 (Not available to Drivers <22 or >79) | 1 per household                                                                                                               |
| Drivers Age 16-21 & 80+                                                                                    | 1 incident per driver <i>(Anything over 0 is eligible for limits of \$1 Million)</i>                                          |
| Acreage                                                                                                    | 0-1,280 acres <i>(Anything over 640 is eligible for limits of \$1 Million)</i>                                                |
| Properties Outside of the U.S., Puerto Rico or Canada                                                      | Up to 5 allowed                                                                                                               |
| Rental Properties                                                                                          | Up to 9 allowed                                                                                                               |
| Youthful operator (<22) Underlying Auto Limits                                                             | 250/500/50 allowed                                                                                                            |
| Personal Liability                                                                                         | \$300k underlying for most exposures                                                                                          |

## A SMART SOURCE OF PROTECTION FOR YOUR CUSTOMERS

A Personal Umbrella Policy provides an extra layer of affordable liability protection for your clients' personal assets and future earnings.

- No vehicle lists, property lists or information on underlying carriers required
- No age limit on drivers and no medical certificates

- Easy online quoting system with electronic signature and online payment options
- Auto underlying limits as low as 100/300/50 for qualifying applicants
- Excess Uninsured/Underinsured Motorist coverage offered in all states
- Admitted in all 50 states and D.C.
- Available limits up to \$5 million



DIFFERENT WORKS

Rated A+ (Superior) by A.M. Best  
 Rated A+ by Standard & Poor's  
**RLIPUP.COM**

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