



Personal Umbrella for Preferred or Standard Applicants — Personal Lines

Our Personal Umbrella for Preferred or Standard Applicants is designed for households with favorable underwriting characteristics including young drivers, all sizes of watercraft and multiple home and automobile exposures. This product is available on an admitted basis in 43 states!

PRODUCT FEATURES:

- ▶ True worldwide umbrella coverage
- ▶ Broad definition of bodily injury to include shock, humiliation and mental anguish
- ▶ First dollar coverage for non-owned boats, recreational vehicles and autos rented outside the United States
- ▶ No self-insured retention
- ▶ Personal injury included at no charge if covered by the primary policies
- ▶ Clean and good driving discounts available

PRODUCT ELIGIBILITY:

- ▶ Unlimited number of automobiles, recreational vehicles, jet skis and operators up to age 90
- ▶ Up to fifteen 1-4 family residential locations
- ▶ Unlimited number up boats up to 75' long
- ▶ Up to three accidents and six violations in the household
- ▶ Two or fewer violations for drivers under 23
- ▶ Three or fewer violations for drivers between 76-89
- ▶ Underlying coverage must be written on a personal lines form except for business or garage auto
- ▶ Up to 2,000 acres of vacant land that is not farmland
- ▶ Incidental business activity must be endorsed onto the underlying personal lines policy

ADDITIONAL ADVANTAGES:

- ▶ Risks in the name of a trust, estate, LLC or LP are eligible
- ▶ Ability to get an Instant Quote online in less than a minute
- ▶ Available on an admitted basis in 46 states

- ▶ Admitted umbrellas are available for Direct Bill at new business and renewal
 - ▶ Stability of an A.M. Best rated A++ carrier
 - ▶ \$10,000,000 available for preferred risks (\$5,000,000 in Florida)
 - ▶ \$1,000,000 available for all risks in AL, MS, NH and VT
 - ▶ \$5,000,000 available for standard risks
 - ▶ \$25,000 of Excess UM/UIM included at no charge.
- Additional limits up to \$1,000,000 available in most states.





Personal Umbrella Product

Claim Examples

Each day brings new possibilities for unfortunate accidents and liability claims. Many people don't recognize their loss exposures, which can unfortunately result in catastrophic loss and significant financial burden. The following claims scenarios are factual claims that can be used as an effective marketing tool to highlight the real possibility of loss. Your retail customers should use the following scenarios to remind their customer prospects that failure to purchase Personal Umbrella insurance could cost their family a fortune!

- ▶ **Internet Blogger:** The insured's daughter hated math class as well as the teacher. The daughter made several "disparaging" and false remarks about her teacher online. The teacher sued the parents for personal injury and \$750,000 was paid.
- ▶ **Faulty Furnace:** The insured's tenant claims she became ill from carbon monoxide poisoning resulting from a faulty furnace. The tenant claimed permanent brain damage and demanded \$750,000.
- ▶ **Coaching Circumstances:** A teenager, who was destined for greatness as a softball player, filed a \$700,000 lawsuit against her former coach, alleging his "incorrect" teaching style ruined her chances for an athletic scholarship.
- ▶ **Falling Concrete:** A hillside on the insured's property was covered with concrete to prevent erosion. The concrete had been installed before the insured purchased the property. Approximately 5 feet of the concrete fell to the neighboring property knocking the claimant's home from its foundation. The resulting claim was settled for \$970,000.
- ▶ **Paintball Misfortune:** The insured permitted several of her children and their friends to play paintball in her large back yard. The children were experienced and advised of all the safety rules including the use of headgear at all times. A participant removed her headgear as she was leaving the field in order to better hear someone calling her name. The minor claimant was hit in the eye resulting in a \$475,000 settlement.
- ▶ **Beach Explosion:** The insureds hosted a beach party for their daughter. One of the attendees found what was believed to be an empty and discarded propane tank. The tank was thrown into a beach bonfire and subsequently exploded resulting in severe injuries to several guests. A \$20,000,000 claim was filed alleging the insured failed to properly supervise the party.



Personal Umbrella

You have worked hard to create your wealth, but are you protected if someone wants to take you to court?

- ▶ You have a candle burning in your bathroom. When your niece goes to wash her hands, her sleeve passes over the candle and is ignited. She suffers third degree burns and you are held liable. \$917,000 was paid
- ▶ Your 14 year old is online making negative comments about his teacher to his friends and posting them on a Web site. The teacher finds out and sues. \$750,000 was paid
- ▶ One out of eight serious automobile accidents is caused by a driver without insurance. What if you are hit by one of them? You or your family members are injured and require a stay in the hospital. There are catastrophic medical bills that exceed your personal automobile policy UM/UIM limits

ARE YOU PREPARED?

- ▶ Jury verdicts continue to increase; they are up 240% since 1994 with average awards from \$418,000-\$2,960,000. This is in addition to defense costs, which can run well into the hundreds of thousands of dollars - even when the defendant wins in court

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Broad bodily injury definition includes coverage for required care, loss of service, mental injury and humiliation	✓	?
Excess UM/UIM Motorists coverage available. For injuries and damages caused by an uninsured or underinsured driver - one whose negligence causes damages in excess of their available insurance coverage	✓	?
Worldwide coverage	✓	?
Bodily injury/personal injury from your participation or volunteering with a youth sports organization	✓	?
Coverage for host liquor liability on a follow form basis	✓	?
Defense costs paid in addition to the policy limit	✓	?

Why choose to be insured with United States Liability Insurance Group?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.