



Excess Comprehensive Personal Liability

A great solution for insureds seeking higher personal liability limits

Product Features

- ▶ Excess personal liability for 1-4 family dwellings, condo units, mobile homes, vacant land and RV lots
- ▶ Primary homes, secondary/seasonal homes and rental properties are eligible
- ▶ Solution for monthly, weekly and nightly rentals that require higher limits
- ▶ Properties listed on home-sharing sites (Airbnb, VRBO, etc.) are eligible
- ▶ Limits up to \$5,000,000 (\$1,000,000 if underlying limit is less than \$300,000)
- ▶ Personal liability for course of construction (contractor excluded)
- ▶ Vacant dwellings (must have \$300,000 in underlying)
- ▶ For individuals, trusts, estates, limited liability companies, limited partnerships and corporations
- ▶ Follow-form policy
- ▶ Up to 15 locations

Why choose to be insured with USLI?

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Web and phone quoting available
- ▶ Multiple additional insureds can be added at no additional premium
- ▶ Defense outside the limit
- ▶ Pre- and post-judgment interest coverage





Comprehensive Personal Liability Product

Not all personal liability policies are created equal. Make sure you are covered!

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Coverage for personal injury included with coverage for wrongful eviction		
Coverage for most dog breeds		
Coverage from homes under construction and renovations		
Short term rentals that are daily, weekly or monthly		
Vacant land up to 250 acres, including incidental structures		
Coverage for host liability		
Limits of liability up to \$1 million		

Why choose to be insured with USLI?

- ▶ Now admitted in California, North Carolina and South Carolina! Direct bill available in these states.
- ▶ A++ rated insured groups by A.M. Best!
- ▶ Get a phone quote or quote online in less than 4 minutes
- ▶ Available for web binding

The Business Resource Center is available to all insured's with discounts on background check services, tenant screenings, motor vehicle records, and other great services!

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.



Comprehensive Personal Liability Product

Claim Examples

Each day brings new possibilities for unfortunate and unforeseeable accidents. Make sure your liability needs are covered with USLI!

- ▶ **Slip & Fall:** An insured invited a friend to their home. The friend slipped and fell in the driveway and injured his shoulder. Our policy paid \$150,000 for the injury.
- ▶ **Dog Bite:** An insured was walking his dog on a leash. A child ran out of his house and toward the dog. The dog lunged at the child and bit him on the face. \$60,000 was paid to the claimant for medical bills.
- ▶ **Party Time:** An insured hosted a party at her house. A guest, who had been drinking, left the party and drove home. The guest drifted into the opposite lane of traffic and hit the claimant's vehicle head on, causing a fatality. The host of the party (the insured) was sued for \$1,000,000.
- ▶ **Wrongful Eviction:** An insured had a rental property and gave his tenants a 60 day notice to move out because the insured intended to occupy the property himself. The insured did not occupy the property within 90 days, as required by law, and was sued for \$20,000 for wrongful eviction.
- ▶ **Leaky Ceiling:** Heavy rain caused a drain pipe to clog at the insured's condo. The water overflowed causing damage to the unit below. Our policy paid \$12,000 in damages to the below condo unit.

All this and more from an A.M. Best rated A++ carrier!

The Business Resource Center is available to all insured's with discounts on background check services, tenant screenings, motor vehicle records, and other great services!



CARRIER:

[Empty box for carrier information]

Excess Comprehensive Personal Liability

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN THE INSTANT QUOTE SECTION, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past three years. If there is loss history, please complete the entire application.

Applicant's name: _____

E-mail address: _____

Is any member of the household a federal or state political figure, professional athlete or coach, music or television entertainer or CEO of a Fortune 500 company? Yes No

Primary limits of insurance: _____ Excess limits requested: _____

Schedule of locations to be covered:

Location address: Residence(s)/Vacant land (List only locations to be covered)	Number of dwelling units (1, 2, 3 or 4)	Owner/ Applicant occupied	Rental dwelling	Vacant dwelling
	If vacant land number of acres			
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Does the applicant have any liability loss history in the past three years - If "Yes", provide details below Yes No

Date	Type	Description	Is claim still open?		Amount paid/ reserves
			Yes	No	

Important Notice Regarding the Fair Credit Reporting Act:

I understand that as part of the underwriting procedure, a consumer report may be obtained in connection with the application for insurance and subsequent amendments and renewals. Such reports may include information regarding my driving record. Information collected by the Company or its authorized representatives may, in certain circumstances, be disclosed to third parties without my authorization. I have the right to review my personal information in the Company files and can request correction of any inaccuracies.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicant's signature: _____ Date: _____

II. ELIGIBILITY QUESTIONS

1. Does any member of the applicant's household currently have any active policies with United States Liability Insurance Company, Mount Vernon Fire Insurance Company or U.S. Underwriters Insurance Company? Yes No
If "Yes", please provide policy number(s) _____
2. Is any location a model home or houseboat (permanently moored or otherwise)? Yes No
3. During the next 12 months will there be any construction or renovations at any of the locations? Yes No
If "Yes", please check all that apply below
 - a. Will a licensed general contractor, other than the named insured, be contracted to do the construction/renovations? Yes No
 - b. Will the construction or renovation include demolition? Yes No
4. Are any exotic pets, farm or saddle animals owned by the insured or household member at any location? Yes No
5. Are any locations boarding or rooming houses? Yes No
6. Are any locations an assisted living or group home facility? Yes No
7. Is there a dog exclusion on the primary homeowners or comprehensive personal liability policy? Yes No
8. Is there an animal exclusion on the primary homeowners or comprehensive personal liability policy? Yes No
9. Are any activities of any kind (business, recreational, or other) to take place on the property, with or without the owners permission? Yes No
10. Is there a swimming pool any location? Yes No
If "Yes", answer a. and b.
 - a. Is there a diving board over four feet high and/or a waterslide? Yes No
 - b. Are all swimming pools surrounded by a fence, have self-latching gates, and in compliance with local municipal codes? Yes No
11. Is the underlying coverage written on a personal lines form? Yes No
12. Are there any farming activities at any location? Yes No
13. Do any hazardous conditions exist at any location (such as cracked or uneven sidewalks; missing, broken or defective steps or handrails; unsafe porches or accumulation of debris)? Yes No
If "Yes", elaborate on all conditions _____
14. Has any applicant or any resident of the applicant's household been convicted of a felony in the past five years? Yes No
15. Does the dwelling have any security bars on the windows? Yes No
If "Yes", are there inside release mechanisms on the security bars? Yes No

III. LOCATIONS RENTED TO OTHERS

1. Are any locations rented to others on a short-term basis (daily, weekly, monthly, etc.)? Yes No
2. Are functioning and operational smoke detectors in all units and/or occupancies? Yes No
3. Are any wood-burning stoves, space heaters or temporary heating devices used as a primary heat source? Yes No
4. Are there any student residents at any location? (Not applicable in DC) Yes No
5. Are there any subsidized residents at any location? (Not applicable in CA, CT, DC, MA, ME, NJ, OR, UT, VT or WI) Yes No

IV. VACANT LAND LOCATIONS

1. Are any activities of any kind (business, recreational or other) to take place on the property, with or without the owner's permission? Yes No
2. Is there a boat dock or boat slip at any location? Yes No
3. Are there any logging operations? Yes No
4. Is there any exposure to landfills, quarries, underground mines, strip mines, caves, wells, dams or bridges? Yes No
5. Are there any structures on the premises (except for a shed or garage that is 500 square feet or less used for maintenance of the land and is locked and secured from unauthorized entry)? Yes No
6. Do you have an exposure to ponds or lakes? Yes No
If "Yes", how many lakes and ponds are at this location? _____

V. ADDITIONAL APPLICANT INFORMATION

Applicant's mailing address: _____ (if different than primary residence address)

City: _____ State: _____ Zip: _____

Phone: _____

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits

Maryland Fraud Statement: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Kentucky, Pennsylvania AND Ohio Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee, Virginia and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Minnesota Notice: Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days' notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. **THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.**

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name: _____ License #: _____

Agent's signature: _____ Main agency phone number: _____
(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's signature: _____ Title: _____
President, Chairperson of the Board, Managing Member, or Executive Director

Date: _____