



Excess Personal Umbrella Product – Personal Lines

This product is designed for those applicants who have a primary personal umbrella policy with another company and desire higher limits. Eligibility for this product is the same as our primary personal umbrella.

Product Features

- ▶ Limits available up to \$5 million; \$1 million in AL, FL, MS, NH and VT, as well as risks that fall within our High Risk guidelines
- ▶ Available at a primary personal umbrella attachment point of \$1 million

Product Eligibility

- ▶ No limit on the number of drivers, autos, recreational vehicles and watercraft up to 75 feet
- ▶ Risks with multiple accidents and violations
- ▶ Households with up to 10 violations and five accidents among all drivers
- ▶ Individual drivers, over age 22, with one drug or alcohol related offense
- ▶ Households with up to one major violation
- ▶ Coverage available for farms with up to 1,000 acres, 100 grazing livestock and revenues not exceeding \$250,000
- ▶ Coverage available for high-profile applicants

Additional Advantages

- ▶ Risks in the name of a trust, estate, LLC or LP are eligible
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses
- ▶ A.M. Best rated A++ carrier
- ▶ Efficient online capabilities
- ▶ Motor vehicle reports ordered by the company
- ▶ Follow form umbrella coverage





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Claim Examples

Each day brings new possibilities for unfortunate and unforeseeable accidents. Many people don't recognize their loss exposures, which can 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 Excess 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 in the amount of \$1 million.
- ▶ **Faulty Furnace:** The insured's tenant claimed 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.