

## Personal Umbrella Liability

A standalone personal umbrella product that specializes in providing a market for hard to place risks. Four distinct lines available:

- ◆ Primary Umbrella
- ◆ Excess Umbrella
- ◆ Target Person Umbrella
- ◆ Target Excess Umbrella

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## Limits

- ◆ Personal Liability: \$1M - \$10M
- ◆ Uninsured Motorists/Underinsured Motorists: \$1M- \$2M available (\$25K standard on each policy)
- ◆ No Retention

## Minimum Underlying Limits

- ◆ Homeowners or CPL: \$300K CLS
- ◆ Auto Liability: \$250/\$500/\$100 This limit is subject to an additional premium
- ◆ Watercraft: \$300K CSL

## Program Highlights

- ◆ Accept DUIs and alcohol related violations
  - ◆ Over 70 year old drivers, no medical report required
  - ◆ Will accept ATVs, Motorcycles, Mopeds, Snowmobiles, etc.
  - ◆ Underlying limits required: \$250/\$500/\$100
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# Personal Umbrella

## Contact your Personal Lines Underwriters

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