

# 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 <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