

Personal Umbrella**Coverages****Preferred**

- One house, two cars, no youthful drivers
- Up to four motor vehicles
- Up to two watercraft, 25 feet in length
- Discounts available for two or less violations
- Lowest attachment points - \$300 CSL or \$250/500 split limits
- Limits available to \$10,000,000

Standard

- Unlimited cars, drivers, and boats up to 25 feet
- One at fault accident per household
- Up to four violations per household
- Youthful operators
- Operators up to age 89
- Attachment points vary with exposure

Celebrity

- Individuals in the public eye
- Professional athletes
- Entertainers
- CEO's - Fortune 500 and publicly traded companies
- Priced appropriately
- Personal injury underwritten & priced separately
- Limits to \$10,000,000

High Risk Drivers

- Violations: up to 10 per household
- At-fault accidents: up to 5 per household
- One drug or alcohol offense
- No age limitation on drivers
- Higher price
- Higher attachment points
- Limits to \$5,000,000
- Non-admitted

Advantages

- Provides a "one-stop shop" for stand-alone umbrellas
- Quote systems automatically "slots" qualified risks
- Easy renewal process
- A.M. Best rated A++ Carrier
- Coverage while driving employee furnished autos
- Host Liquor liability not excluded
- Excess uninsured motorists coverage up to \$1,000,000
- Quote on the web
- True Umbrella coverage
- No self insured retention
- Worldwide coverage
- Personal Injury coverage
- UM/UIM coverage

