Utica National Insurance Group®

Personal Lines
Agent Product Guide

Umbrella Policy

CT
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Peace of **Mind**

Our Personal Umbrella Policy completes the insured's insurance portfolio, adding to the protection that the primary underlying Automobile and Homeowner insurance provides.

About This Product

After the upper limits of the present liability policies are exhausted, our Personal Umbrella Policy takes over, protecting your customers for personal liability. Besides the excess personal liability insurance, the Personal Umbrella Policy can provide broader coverage in the following areas:

- Personal injury — including bodily injury, false arrests, wrongful entry or eviction, libel, and slander
- Defense costs
- Liability coverage for non-owned vehicles
- Coverage for up to four rental units
- Extends coverage to most boats, personal watercraft, and recreational vehicles

In our effort to "Keep Life Simple", our system for the Personal Umbrella product includes:

- Third-party data imported to save you time, increase your efficiency, and provide accurate and current information
- Information will be transferred to the Umbrella quote when our Automobile Policy is the underlying coverage
- Information will be transferred to the Umbrella quote when our Homeowner Policy is the underlying coverage
- An easy-to-read declarations page aligns with our contemporary products

Target Market

Our Personal Lines target market is customers with multiple policies, complex insurance needs, above-average insurance scores, and higher liability limits. This segment produces above-average lifetime value for your agency.

Target Market Rating Characteristics

- Above-average insurance scores (700+)
- Multiple policies — Auto, Home, Umbrella
- Higher liability limits > $300,000
- Average-to-above-average home values based on geographic area — generally $200,000-$1,000,000
- Minimal claims activity

Coverage

- Coverage may be bound for a $2 million limit, subject to final acceptance by the company.
- Limits up to $5 million are available, subject to company authorization and approval.

Underwriting Rules

The Umbrella Policy provides an extension of liability-based coverages which extend over the underlying policies listed on the declarations page.

- We require that the insured has underlying automobile coverage with us.
  - » If the insured does not own an automobile, we will allow the Umbrella to be quoted and referred to the Underwriter at the time of quote.
    - › If the Underwriter approves the quote, the "No Owned Auto Exclusion" will be added to the Umbrella Policy automatically.
- We require that the insured has some type of property coverage listed as underlying for the primary residence. We prefer this coverage to be with us.
- We will allow the underlying coverage to be a Homeowner, Renters, Condominium, or Dwelling Fire Policy as long as the liability limits meet the requirements of the Umbrella.

- The underlying Homeowners Policy must contain coverage for Personal Injury. This protection must be at the same limit as the Homeowner Liability coverage.
- There will be instances where we do not write the property due to:
  - Protection class
  - Coastal restrictions
  - Coverage A limitations
- If the home is with another carrier, the quote will be referred to an Underwriter for approval prior to binding.
  - The A.M. Best rating of the other carrier will be manually verified before a quote will be offered. The rating needs to be "A."
- Named Insured — Coverage must be written in the name of an individual or individual and resident spouse.
  - In Connecticut, an endorsement is available to extend coverage to a trust
- UNIBILL and electronic funds transfer (EFT) are available for Umbrella direct bill payments.

Eligibility Requirements

- Restricted occupations/individuals:
  - Professional entertainers
  - Professional athletes
  - Media broadcasters including radio and television
  - Newspaper publishers, editors, and reporters
  - Public office holders (elected and appointed) and those seeking public office
  - Individuals convicted of libel or slander
  - Farm owners or operators
  - Labor leaders and union officials
  - Directors and officers, except of non-profit or charitable organizations such as the YMCA, etc.
- Exposures generally unacceptable or excluded:
  - Professional Liability of any type
  - Home day care
  - No more than four rental units of which the units do not exceed three separate dwellings
  - Equestrian exposures greater than two
  - Any watercraft which exceeds 40 feet and/or 450 combined horsepower
  - Business exposures, even when part of underlying insurance
- Underlying Personal Auto:
    - Drivers under age 21 or over age 70 with at-fault accidents or violations.
    - Other drivers or accounts in the household with multiple accidents, or multiple violations, or combination of events.
    - Restricted or unacceptable vehicles in combination with accidents or violations.
    - Youthful operators over the age of 21 with restricted cars or away at school, in combination with at-fault accidents or violations.
- Unacceptable dog breeds:
  - African Boerboel
  - Akita
  - Alaskan Husky/Alaskan Malamute
  - American Pit Bull/Staffordshire Terrier
  - Chow Chow
  - Doberman Pinscher
  - German Shepherd
  - Huskies – all breeds
  - Mastiffs – all breeds
  - Presa Canario (Canary Dog)
  - Rottweiler
  - Wolf hybrid

Minimum required underlying limits for primary insurance and self-insured retention

Coverage	Minimum Underlying Limit
Automobile Liability, including licensed recreational vehicles	**Bodily Injury:** $250,000 each person/$500,000 each occurrence or $300,000 each person/$300,000 each occurrence and **Property Damage:** $100,000 each occurrence or **Combined Single Limit:** $300,000 each occurrence
Personal Liability, including unlicensed recreational vehicles	$300,000 each occurrence
With swimming pool exposures	$500,000 each occurrence
Watercraft Liability – Sailboats and Power Boats – up to 26 feet in length and 275 HP	$300,000 each occurrence
Personal Watercraft, including personal watercraft and wave runners	$300,000 each occurrence
All other watercraft	$500,000 each occurrence

Minimum self-insured retention for exposures not covered by primary policies: $250

The company periodically updates underwriting information.

Thank you for choosing to sell Utica National!