

PERSONAL UMBRELLAS

ELIGIBILITY REQUIREMENTS

- Fremont Insurance Company MUST write all of the underlying policies
- Eligible Commercial Exposures
 - Business Pursuits Eligible under Business Pursuits, under form HO-71
 - Incidental Offices, Schools and Studios covered under H-42
 - Rental Dwellings (1-4 families)
 - Maximum of 5 dwellings or 7 units, whichever is less

INELIGIBLE RISKS

- Recreational Vehicles used for racing and stunting
- Water Skiing- if the primary policy does not cover the exposure, the umbrella policy will exclude it
- Motorcycles/Mopeds- must have specific underwriting authority. Otherwise excluded
- Aircraft Liability
- Individuals with unacceptable driving records, or those who do not meet underwriting standards
- Anyone in the public limelight, i.e. actresses, professional athletes, etc.
- Owners of watercraft that exceed the maximum horsepower
- Anyone previously sued for libel, slander or discrimination
- Farming Risks
- Labor leaders
- Newspaper or magazine editors, publishers or reporters
- Politicians or those running for office
- Public lecturers or speakers
- Radio or TV broadcasters and telecasters
- Home Day Care operations
- Swimming Pools if a diving board is present

EXCLUSIONS

- Professional Liability and Error and Omissions
- Professional Liability for Malpractice

FORMS

- Use ACORD form 83
 - Coverage cannot be bound by the agency
 - The form must be completed, signed and submitted for consideration
 - A renewal questionnaire will be sent prior to each 3rd year of the policy

COVERAGES

\$1,000,000 of excess coverage over:

- Automobile
- Comprehensive Personal Watercraft
- Recreational Vehicle Liability

\$1,000,000 over a self-insured retention of \$250 for the following perils:

- Personal Injury
 - Libel
 - Slander
 - False Arrest
 - False Imprisonment
 - Wrongful Eviction
 - Defamation of Character
 - Invasion of Privacy
- Blanket Contractual Liability
- Legal Defense for the above, when coverage is not provided by the primary underlying liability coverage and is not otherwise excluded

LIMITS AVAILABLE

- \$1,000,000
- \$2,000,000

MINIMUM LIMITS OF UNDERLYING INSURANCE

- The Minimum Limits are maintained

	Bodily Injury	Property Damage	CSL
Automobile Liability	500/500	100	500
Motorcycle/Moped Liability	500/500	100	500
Comprehensive P.L.		300	
Recreational Vehicle Liability	300	100	300
Rental Dwelling Liability	300	100	300
Watercraft Liability	300	300	300
Incidental Business Liability	300	100	300
Employers Liability			
Accident (ea. accident)	100		
Disease (ea. employee)	100		

- If a gap in coverage exists, the company must be notified
- Underlying coverage restrictions must be reported

PERSONAL UMBRELLA WORKSHEET

The premium for the Personal Umbrella is determined by adding the flat charges below, based on the exposures of the risk.

Premium Basis (1st \$1,000,000)

Territory

- Basic Premium (one automobile and 2 residences occupied by the insured)
- Additional owner-occupied residence
- Additional auto
- Antique auto
- Business Pursuits (HO-71)
- Incidental Office (H-42)
- Motorcycle
- Recreational vehicle (including snowmobiles, golf carts, minibikes, trail bikes and other vehicles not licensed for road use)
- Rental Dwellings
 - 1 family
 - 2 family
 - 3 family
 - 4 family
- Swimming pool
- Trampoline
- Youthful drivers under 25 years old
- Watercraft:

	1 Macomb, Oakland, Wayne Counties	2 Remainder of Michigan
	115 _____	90 _____
	5 _____	5 each _____
	35 _____	24 each _____
	10 _____	8 each _____
	8 _____	5 each _____
	6 _____	4 each _____
	35 _____	25 each _____
	20 _____	20 each _____
	10 _____	5 each _____
	20 _____	10 each _____
	30 _____	15 each _____
	40 _____	20 each _____
	10 _____	10 each _____
	100 _____	100 each _____
	30 _____	30 flat _____

MPH	0 - 44	45 - 50	0 - 44	45 - 50
Outboards 26HP or more	15	25	15	25
Inboards, inboard-outdrive, 51HP or more	20	30	20	30

Select applicable charge from chart above: _____

Personal Watercraft (Jet skis)	20 _____	20 each _____
Sailboats: Under 26'	0 _____	0 _____
26 - 50'	20 _____	20 each _____

Senior Citizen (50 years old or older) -10% discount _____

TOTAL _____

		Minimum Premium	
<u>Limit</u>	<u>Premium</u>	<u>Territory</u> 1	<u>Territory</u> 2
1 st Million	100% of premium for \$1,000,000	115	90
2 nd Million	50% of premium for 1 st million	60	60

**With the purchase of a Personal Umbrella,
a companion discount is applied
to the Personal Auto Policy*

Required Underlying Limits (000 omitted)

Coverage	Bodily Injury	Property Damage	C.S.L.
Aircraft Liability		Coverage is excluded	
Automobile Liability	500/500	100	500
Employers Liability – Accident (ea. accident)	100		
Disease (ea. employee)	100		
Disease (policy limit)	500		
Incidental Business Liability (HO-71)	300	100	300
Motorcycle/Moped Liability	500/500	100	500
Comprehensive Personal Liability	300		
Recreational Vehicle Liability	300	100	300
Rental Dwelling Liability (1-4 family)	300	100	300
Watercraft Liability	300	300	300