

Personal Lines

OUR PERSONAL LINES DEPARTMENT FOCUSES ON SPECIALTY PERSONAL LINES PRODUCTS IN THIS RAPIDLY GROWING MARKET.

▶ **Personal Umbrella:**

Our Personal Umbrella Products are easy to use and come with the stability of an A++ rated company. The product has no self insured retention and a broad definition of Bodily Injury which includes mental injury, mental anguish, humiliation and shock. We also offer excess Uninsured/Underinsured motorist coverage in all states.

▶ **Preferred Applicants:**

With minimum premiums as low as \$160, \$250,000/\$500,000 or \$300,000 minimum attachment points and \$10,000,000 in limits available, you can quote, bind and issue the policy via the Internet.

▶ **Standard Applicants:**

With no limitation on the number of exposure units, this product is designed for households who are not eligible for preferred pricing yet are not classified as high risk based on driving experience. Both Preferred and Standard Applicants can be written on an admitted basis in 37 states.

▶ **High-Risk Applicants:**

We write applicants with underage drivers, older drivers, poor driving records (including DUI's) and larger watercraft.

▶ **Celebrity Applicants:**

We write high profile applicants such as politicians, entertainers and professional athletes. Personal Injury coverage is available.

▶ **Special Farm/Ranch Owners Product:**

We can add individually owned farm exposures to our personal umbrella. Farm family partnerships may be added as additional insureds.

▶ **Excess Personal Umbrella:**

Available for applicants who desire higher limits than their primary umbrella carrier will provide.

▶ **Excess Personal Auto Liability:**

Attaching at a minimum underlying limit of \$100,000/\$300,000/\$50,000, this product enables applicants to increase their primary limits or meet the minimum point of attachment of their Personal Umbrella.

▶ **Excess Watercraft and Personal Watercraft Buffer:**

Our product enables owners of watercraft up to 75 feet in length and 50 MPH to build their primary limits or to meet the minimum point of attachment of their Personal Umbrella. The minimum underlying limit requirement is 100,000/\$300,000/\$50,000.

▶ **Primary Comprehensive Personal Liability:**

Our monoline product is designed to fill the void where a standard Homeowners policy is hard to find. We offer a broad coverage appetite, including Individuals, Limited Liability Corporations (LLC's), Trusts, Estates, and Limited or Family Partnerships. Available for one to four family owner & tenant occupied dwellings as well as vacant land. Short-term rentals that are weekly or monthly are eligible. You can quote, bind and issue via the Internet.

▶ **Excess Comprehensive Personal Liability:**

Enables applicants to increase their primary limits or meet the minimum point of attachment of their Personal Umbrella. Now available for short term rentals, LLC's and corporations.

▶ **1-4 Family Dwelling Product:**

Designed for two to four family owner occupied and one to four family tenant occupied dwellings. Our product is available on either a DP-1 Basic Form or DP-3 Special Form. Section II Liability Supplement is optional. Dwelling limits up to \$600,000 and Liability limits up to \$1 million are available. Coastal exposures are eligible. Available in all states except AL, AK, CA, FL, HI, KY, TN, LA, MS and WV. This product can be quoted, bound and issued via the Internet.

▶ **Condo and Renters Product:**

Available for owner occupied, tenant occupied or rented units, our HO-6 product is available with contents limits up to \$200,000 and liability limits up to \$1,000,000. Available in all states except AL, AK, FL, LA, HI, KY, MS, WV.

Additional Advantages:

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions
Products may be offered on an admitted basis • Quoting Authority Available

For the latest news on products and services provided, contact your Underwriter at (888) 523-5545 or visit our website at: www.usli.com

A++
Rated Products