



Dear Big "I" Member,

SUBJECT: IIAA's Personal Umbrella Program with RLI

Has it been a while since you've written an RLI Personal Umbrella? Are you frustrated by the procedures and lack of responsiveness with typical personal umbrella carriers? It's time to give RLI another look.

Why RLI?

Their motto "Different Works" sums up why you'll find RLI much easier to work with than other personal umbrella carriers. Most carriers require a lot of documentation not only for new business, but throughout the term when an insured's household and underlying policies change (increasing your agency's E&O exposure). RLI designed their umbrella with busy independent agents in mind:

- The self-underwriting app means you know if your customer qualifies right away.
- Underlying decs and MVRs aren't required with new business applications.
- RLI's umbrella is stand-alone, so underlying policies can be with multiple carriers.
- Exposure counts are updated at renewal, with coverage automatically extending to acceptable new exposures if required underlying limits are maintained...reducing your agency's E&O exposure.
- Coverage automatically extends to a trust or LLC if the underlying policy for the property lists it as an additional or second named insured (along with RLI's named insured).
- RLI doesn't ask for the details on underlying policies, so your customer can switch carriers without it impacting their umbrella.

Aside from being low maintenance, RLI has an A+ (Superior) AM Best rating and has been the Big I's endorsed provider of stand-alone personal umbrellas for over 30 years. As a result of requests from independent agents just like you, RLI has grown into one of the nation's largest sources of stand-alone personal umbrellas.

How to Quote Right Now

Even if your agency isn't set up with RLI yet, you can get a quote for RLI's umbrella in just 2 minutes, along with a quote letter for your customer. Just go to www.independentagent.com/RLI and click the Online Quoter link on the right. You can also contact your state's dedicated RLI administrator for a login for RLI's Portal site, which allows you to access existing policies, save quotes, and submit business entirely online.

Resources for your Agency

You'll find plenty of helpful resources at www.independentagent.com/RLI. Use the Personal Umbrella Offer & Decline Form to start the conversation and document that you offered a personal umbrella, especially if your customer declines it. Raise customer awareness of the need for a personal umbrella by sharing RLI's short videos in your agency's social media posts or website. Download eye-catching social media graphics, or quickly create a customized personal umbrella flyer for your agency, ready to share with customers.

It's a great time to take advantage of your agency's access to this product as a Big "I" member. Contact your RLI state administrator today to start growing your personal umbrella book right away.

Thank you again for your continued support. Good selling!

Sincerely,

April Pitz
Director, Personal Umbrella Markets
Independent Insurance Agents & Brokers of America

PERSONAL UMBRELLA LIABILITY INSURANCE APPLICATION

RLI INSURANCE COMPANY

Please fully complete and print the Application, obtain the insured's signature and forward it to your Program Administrator for processing. Any changes made to an answer on this application must be initialed by the applicant.

Name 1.

2.

Named Insured may be a maximum of two individuals, provided both individuals reside in the same household. This policy cannot be issued in the name of an estate, trust or LLC.

Phone _____ Email _____

Primary Residence

Address _____

City _____ State _____ Zip _____

Mailing Address (if different from Primary Residence Address)

Address _____

City _____ State _____ Zip _____

Applicant's Brokering Agent Number			
Requested Effective Date	Premium		
Coverage Limit Desired:			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$5 Million	\$3 Million	\$2 Million	\$1 Million*
*\$1M limit is the only option available in NM			

See page 5 for definitions and question details.

QUESTIONS 1-9:

Carefully read questions 1-9 and circle the correct number. If any question is unanswered or answered in the "Not Eligible" column, the risk is not eligible.

	Preferred	Standard	Standard II*	PUP Special**	Not Eligible
1. How many motorized vehicles licensed for road use (i.e., motor homes, motorcycles, cars, etc.) are owned (titled or registered to), leased, rented, or regularly operated by you or any member of your household ? (Do not count antique, classic or collectible vehicles . See question 10.)	0 1 2 3	4	5 6	7 8 9 10	11 or more
2. How many residential properties are owned or rented by you or any member of your household ? 1-4 family units are eligible and should be counted as one property. Do not include residential properties that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy because they are excluded from coverage.	0 1	2 3 4	5 6	7 8 9 10	11 or more
3. How many watercraft, between 14 and 45 ft. and with a maximum speed of 50 mph, are owned or regularly operated by you or any member of your household ? Watercraft exceeding these limitations are excluded from coverage. (Do not count canoes, Jet Skis, Waverunners or other personal watercraft. See question 4.)	0	1 2	3		4 or more
4. How many Jet Skis, Waverunners or other personal watercraft are owned or regularly operated by you or any member of your household ?	0	1 2	3		4 or more
5. What is the total number of drivers ? (Include drivers with a learner's permit or valid driver's license. See the definition of driver on page 5.)	0 1 2	3 4 5 6		7 8	9 or more
6. How many drivers are under the age of 22? (Include drivers with a learner's permit or valid driver's license.)	0	1 2	3 4		5 or more
7. How many drivers are age 70 or over? Note: This response is not considered when determining the rating tier for applicants in Maine and Louisiana. (Include drivers with a learner's permit or valid driver's license.)	0	1 2 3 4			5 or more
8. How many moving violations have all drivers had within the last 3 years? (Include DWI/DUI incidents within the last 5 years or 3 years in Montana.) (See question 26.)	0	1 2	3 4	5 6	7 or more
9. How many at-fault accidents have all drivers had in the last 3 years? (See question 26.)	0	1	2	3	4 or more

* If there are **drivers** age 70 or over AND an answer to questions 8 or 9 falls under the Standard II (not applicable in Hawaii) or the "PUP Special" column, the risk is not eligible.

**If an answer to questions 1 and/or 2 ONLY is in the "PUP Special" column, up to a \$5 million limit is available. A \$1 million limit is available if any other question response is in the "PUP Special" column. (This statement is not applicable in New Mexico.)

Please fully complete and print the Application, obtain the insured's signature and forward it to your Program Administrator for processing.

QUESTIONS 10–15:

Print the response clearly on the line provided. If the question is unanswered or the response is greater than the maximum number indicated, the risk is not eligible. PUP Special charge(s) and a \$1 million limit apply if any answer to questions 11 through 15 is greater than 0 (or greater than 640 for question 12.)

	RESPONSE
10. How many antique, classic or collectible vehicles are owned (titled or registered to) by you or any member of your household ? (Max. of 25)	
11. How many residential properties owned or rented by you or any member of your household are located outside of the U.S. (including its territories and possessions), Puerto Rico or Canada? (Max. of 5)	
12. How many acres of land do you or any member of your household own or lease (including partial ownership)? Max. of 1280 acres. <i>Do not include land that is covered under a Commercial General Liability policy or other non-personal Premises Liability Policy because they are excluded from coverage.</i>	
13. How many drivers have been licensed to drive in the U.S. less than one year, currently have a learner's permit, and/or have a non-U.S. driver's license? A year or more with a learner's permit does not qualify as a year with a driver's license. (Max. of 8)	
14. How many driving incidents have all drivers ages 21 and under and/or 80 and over had within the last 3 years? (Max. 1 per driver) A PUP Special charge does not apply for incidents for drivers age 80 or over in Louisiana.	
15. How many arrests, citations or license suspensions for driving under the influence of alcohol/drugs, driving while intoxicated and/or any other alcohol/drug related incidents have all drivers had in the last 5 years or 3 years in Montana? (Max. 1 per household for drivers between ages 22 and 79; 0 per household for drivers under ages 22 and 80 or over.)	

QUESTIONS 16–22:

Read and respond by checking "Yes" or "No". If any question is unanswered or checked "Yes", the risk is not eligible.

16. Have you or any other driver had an arrest, citation or conviction for reckless driving, careless driving (with 4 points in Florida), negligent driving and/or had a driver's license suspended (for reasons other than driving under the influence of alcohol or drugs), revoked or refused in the last 5 years or 3 years in Montana? (Careless or negligent driving not applicable in South Carolina.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
17. Have you or any member of your household been indicted, charged with or convicted of a felony within the last 5 years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
18. Do you or any member of your household have an occupation of a professional entertainer, athlete, or media personality, or hold a position as an appointed or elected political figure at the federal or state level? (Not applicable for political figures in Florida, Oregon and Texas.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
19. Have you or any member of your household had a liability loss greater than \$50,000 in the past 5 years or is there any open liability claim or lawsuit pending against you or any member of your household ?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
20. Does any other member of your household or other person residing in your household have a Personal Umbrella policy with RLI Insurance Company other than this policy?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
21. Has any one driver had more than 3 moving violations in the last 3 years? (Include DWI/DUI incidents within the last 5 years or 3 years in Montana.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
22. Has any one driver ages 21 and under or 80 and over had more than one driving incident within the past 3 years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

QUESTION 23 (An additional form is required in the states of Louisiana, New Hampshire, Vermont and West Virginia as outlined below):

23. Do you elect to purchase or reject Excess UM/UIM coverage? (select one) Residents of Louisiana, New Hampshire, Vermont and West Virginia: <i>Submission of a state mandated form supersedes any response to this question.</i>	PURCHASE <input type="checkbox"/>	REJECT <input type="checkbox"/>
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EXCESS UNINSURED/UNDERINSURED MOTORIST (UM/UIM) COVERAGE: Excess UM/UIM coverage is offered for an additional premium.

Required Basic UM/UIM policy limits must be equal to the liability limits for the Required Basic Automobile Liability Policy.

For residents of Louisiana, New Hampshire, Vermont or West Virginia you must submit the referenced state mandated form.

West Virginia: If **you** elect to purchase this coverage, **you** are required to accept this coverage in writing and pay the additional premium. If **you** accept Excess UM/UIM coverage **you** must complete and return forms PUP547A and PUP547B.

Vermont: Matching limits of Excess UM/UIM are available for an additional premium. If **you** elect to reduce the Excess UM/UIM limits to the statutory minimum of \$100,000, **you** must complete and return form PUP257D. Receipt of the applicable form by the company will result in a reduction in the premium.

Louisiana and New Hampshire: If **you** elect to reject Excess UM/UIM coverage **you** must complete and return form PUP257A in New Hampshire and PUP517 in Louisiana. Receipt of the applicable form by the company will result in a reduction in the premium.

All Other States: Excess UM/UIM coverage is offered at a limit of \$1 million and an additional premium must be paid. No other form is required.

Please fully complete and print the Application, obtain the insured's signature and forward it to your Program Administrator for processing.

QUESTION 24 (You must respond by checking "YES" or "NO"):

Do **you** and **ALL members of your household** agree to maintain the MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined below as a condition of coverage? For those limits that currently do not apply to **you** or any **member of your household**, **you** must agree to maintain those limits only if they become applicable to **you** or any **member of your household** during the Policy period as a condition of **your** coverage.

YES | NO

I AGREE TO THE MINIMUM REQUIRED LIMITS OF LIABILITY FOR THE COVERAGES BELOW:

|

PRIMARY RESIDENCE ONLY Requires Homeowners or Comprehensive Personal Liability	\$300,000 per occurrence
SEASONAL, SECONDARY OR RENTAL PROPERTIES Require premises Liability or Comprehensive Personal liability Note: Residential properties that are covered under a commercial or other non-personal premises liability policy are excluded from coverage.	\$300,000 per occurrence
FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY (Required only if you or any member of your household own a farm which is not covered by your homeowners policy.)	\$300,000 per occurrence
UNLICENSED RECREATIONAL VEHICLES (Includes snowmobiles, ATVs, golf carts, etc. Required only if you or a member of your household own or acquire an unlicensed recreational vehicle during the Policy period that is not covered by your homeowners or personal liability policy for the following limits of liability.)	\$100,000 combined single limit per occurrence (\$325,000 in Texas) - OR - \$100,000/\$300,000/\$25,000
WATERCRAFT (Including boats, personal watercraft, Jet Skis and canoes. Required only if you or a member of your household own or acquire a watercraft during the Policy period that is not covered by your homeowners or personal liability policy for the following limits of liability.) Note: The RLI personal umbrella does not provide coverage for watercraft exceeding 45 ft. and/or 50 mph. This exclusion does not apply to personal watercraft.	\$300,000 combined single limits - OR - \$250,000/\$500,000/\$100,000 - OR - \$300,000/\$300,000/\$100,000

If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local brokering agent.

QUESTION 25 (You MUST agree to one of the three limits below. If left unanswered, the risk is not eligible):

Which of the following MINIMUM REQUIRED LIMITS OF AUTOMOBILE LIABILITY do all **drivers** agree to maintain as a condition of coverage for all licensed vehicles, that are owned (titled or registered to), leased, rented, operated or acquired during the policy period by **you** or any **member of your household**? If **you** elect to purchase Excess Uninsured/Underinsured Motorist (UM/UIM) coverage the Required Basic UM/UIM policy limits must be equal to the liability limits for the required Basic Automobile Liability Policy. **You** agree that this condition applies equally to personal use of a vehicle covered under a Commercial Automobile Liability Policy.

SELECT ONLY ONE LIMIT

LIMIT A

\$500,000 Bodily Injury per person/
\$500,000 Bodily Injury per occurrence/
\$50,000 Property Damage per occurrence

- OR -

\$500,000 combined single limit per occurrence

Note: Limit A is **ALWAYS REQUIRED** if the answer to **QUESTION 15** is greater than zero.

LIMIT B

\$250,000 Bodily Injury per person/
\$500,000 Bodily Injury per occurrence/
\$50,000 Property Damage per occurrence

- OR -

\$300,000 Bodily Injury per person/
\$300,000 Bodily Injury per occurrence/
\$50,000 Property Damage per occurrence

- OR -

\$300,000 combined single limit per occurrence (\$325,000 in Texas)

LIMIT C (The choice of Limit C results in a higher premium. Excess UM/UIM is NOT available if you maintain Limit C.)

\$100,000 Bodily Injury per person/
\$300,000 Bodily Injury per occurrence/
\$50,000 Property Damage per occurrence

Note: Limit C is available **ONLY** if all **drivers** in the household are age 22 and over. Limit C is **NOT** available if there are any **drivers** age 70 or over; and/or if any response makes the risk Standard II (not applicable in Hawaii); and/or if any response makes the risk PUP Special.

If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local brokering agent.

DEFINITIONS AND QUESTION DETAILS:

DEFINITIONS:

"You", "Your" and "I" means the applicant.

"Member of your household" means **your** spouse by marriage or civil union; any person related to **you** by blood or adoption, who resides with **you**, even if temporarily away at school; and anyone else who resides with **you** while in **your** or a relative's care or custody.

"Driver" means **you** and **members of your household** who operate motor vehicles licensed for road use, plus any other person who operates a vehicle owned, leased, rented, or regularly operated by **you** or a **member of your household** at least 50% or more of that vehicle's use. **Driver** includes any person with a learner's permit or valid driver's license. Vehicles owned by **you** or a **member of your household** include any vehicles titled to or registered in the name of **you** or a **member of your household**.

"Incident(s)" includes any moving violation, **at-fault accident** and/or traffic arrest, citation or conviction.

"At-Fault Accident" includes any single or multi-car accident chargeable under a primary auto policy, any accident resulting in any payment for bodily injury or property damage, any single car accident resulting in payment to an insured (unless caused by an animal), and/or any accident resulting in a citation to **you** or a **member of your household** with or without a conviction or final adjudication.

"Antique, classic or collector vehicles" includes private passenger vehicles more than 20 years old, licensed for road use, driven less than 2,500 miles annually, owned for limited pleasure use, car shows and club events and insured under a Collectors Automobile Policy.

QUESTION DETAILS:

All Questions: You and all **members of your household** should be considered when answering any question on this application.

Question 1: Include company vehicles provided for **your** use, or for use by a **member of your household**. All vehicles licensed for road use need to be counted regardless of individual insurance. Full Timers should count their RV as a vehicle and not a residence.

Question 2: Primary residences must have liability coverage under a policy containing Comprehensive Personal Liability (including Homeowners and Farmowners). Seasonal, secondary or rental properties may have liability coverage under a Comprehensive Personal Liability or Premises Liability Policy. **Do not include residential properties that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy as they are excluded from coverage.**

Question 6: In Kansas and Massachusetts, count only those **drivers** with six years or less driving experience. Driving with a permit is not considered driving experience and should not be included with the six years as driving experience.

Question 11: RLI provides worldwide coverage, provided suit on the merits is brought in the U.S. (including its territories and possessions), Puerto Rico or Canada.

PUP HELPFUL HINTS:

- PUP Special exposure charges are added to either the Preferred, Standard or Standard II premium.
- **Drivers** age 21 and under or age 80 or over may not have any alcohol related **incidents**. These **drivers** may have only one **incident**.
- The total number of properties allowed is 10. The maximum number of residential properties owned or rented by **you** or any **member of your household** located outside the U.S. (including its territories and possessions), Puerto Rico and Canada is 5.
- The exposure charge for 641 to 1280 acres is a flat charge. It is not a per acre charge.
- Required underlying liability limits for Automobile, Uninsured/Underinsured Motorist (UM/UIM), Property, and Watercraft are listed on the application. Carefully review these limits and make certain that **you** and all **members of your household** are carrying the proper underlying amount of coverage.
- If **you** cancel the policy prior to the end of the Policy period, the return premium may be calculated on a basis that is other than a pro rata basis. The premium returned may be reduced by up to 10% of the pro rata return premium and will be calculated at the time of cancellation (does not apply to residents of Connecticut).

Contact Your RLI State Administrator!

IIABA's April Pitz is the RLI state administrator for the following states:

Alabama

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Arkansas

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New Hampshire

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• Alaska

• Arizona

• California

• D.C.

• Georgia

• Idaho

• Indiana

• Nevada

• New Mexico

• North Dakota

• Oregon

• Rhode Island

• South Dakota

• Utah

• West Virginia

• Wisconsin

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GROWING YOUR PUP BOOK IS EASY WITH THE TOOLS AT

INDEPENDENTAGENT.COM/RLI

The Big “I” Personal Umbrella program offers a host of tools and resources, developed over the course of our more than 30-year partnership with RLI. Here’s a sampling of the goodies you can find online to boost your umbrella sales.

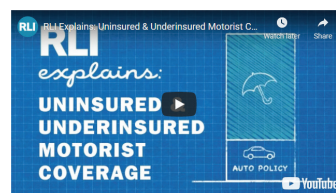


CREATE A PUP FLYER FOR YOUR AGENCY, READY TO SHARE WITH YOUR CLIENTS, IN JUST TWO CLICKS

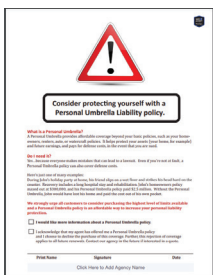
Download a flyer and click the PDF contact box to add your agency info. Save it for office use, post on your website, or send with client proposals.

EDUCATE CUSTOMERS BY SHARING RLI'S SHORT UMBRELLA VIDEOS

Share these brief videos in social media posts,



your agency website, or in an email campaign to raise customer awareness of the need for a personal umbrella policy.



SEND OUR PUP DECLINE FORM TO EVERY CLIENT WHO IS WITHOUT A PUP

This simple tool easily starts the PUP conversation with any customer. Increase sales and document your offer of additional liability to protect against a “failure to offer” E&O claim.



QUOTE QUICKLY AND EASILY

Click Online Quoter to quote with basic info in just two minutes.

GRAB SOCIAL MEDIA GRAPHICS

Eye catching conversation starters designed to help you spread the word about umbrella are ready for you to quickly share.



SAMPLE!
Visit www.independentagent.com/RLI to
download your PUP decline form.



**Consider protecting yourself with a
Personal Umbrella Liability policy.**

What is a Personal Umbrella?

A Personal Umbrella provides affordable coverage beyond your basic policies, such as your homeowners, renters, auto, or watercraft policies. It helps protect your assets (your home, for example) and future earnings, and pays for defense costs, in the event that you are sued.

Do I need it?

Yes...because everyone makes mistakes that can lead to a lawsuit. Even if you're not at fault, a Personal Umbrella policy can also cover defense costs.

Here's just one of many examples:

During John's holiday party at home, his friend slips on a wet floor and strikes his head hard on the counter. Recovery includes a long hospital stay and rehabilitation. John's homeowners policy maxed out at \$300,000, and his Personal Umbrella policy paid \$2.5 million. Without the Personal Umbrella, John would have lost his home and paid the cost out of his own pocket.

We strongly urge all customers to consider purchasing the highest level of limits available and a Personal Umbrella policy is an affordable way to increase your personal liability protection.

- I would like more information about a Personal Umbrella policy.
- I acknowledge that my agent has offered me a Personal Umbrella policy and I choose to decline the purchase of this coverage. Further, this rejection of coverage applies to all future renewals. Contact our agency in the future if interested in a quote.

Print Name

Signature

Date

ADD YOUR AGENCY INFORMATION HERE



How Do Other Stand-Alone Personal Umbrellas Compare to RLI?

	RLI	OTHER UMBRELLA CARRIERS
Ease of Doing Business		
Application	RLI's application is self-underwriting so you know whether a submission qualifies before you submit it without waiting for an underwriter's approval.	Does the carrier require special approval or collect additional information for certain risk characteristics?
Signing Policy & Paying Online	RLI offers esign and online payment options so the entire transaction can be done without mailing anything to RLI.	Does the carrier require you to mail in the payment to complete the transaction?
Mid Term Changes	Homes, cars, rentals, motorhomes, etc. that are acquired mid-term are covered but do not have to be reported to RLI until renewal, provided proper underlying limits are maintained.	Does your agency need to report mid-term purchases to your carrier, thus increasing your E&O exposure?
Details on Underlying Policies	RLI doesn't ask for the details on underlying policies so your insured can switch carriers without it impacting their umbrella coverage.	Does your carrier require your insured to list details about their underlying coverages?
MVRs	RLI runs MVRs as needed.	Does the carrier require MVRs with the application?
Policy Fees	RLI does not have any fees beyond the quoted premium.	Does the carrier have a policy expense fee?
Coverage		
Stability	RLI has written umbrellas through the Big "I" for over 30 years.	Has the administrator changed carriers often, with different underwriting guidelines, rates, etc.?
Excess UM/UIM Limits	RLI offers excess UM/UIM with \$1 million limits (higher in some states).	What limits does the carrier offer for excess UM/UIM coverage?
High Profile Occupations	RLI accepts police officers, teachers, some athletes and staff, and most political/court figures at the city or county level.	What restrictions does the carrier have on high profile occupations?
Prior Losses	RLI declines coverage if there has been a liability loss of more than \$50,000 in the past 5 years, or any open liability claim.	Does the carrier require special authorization for multiple losses or for combined losses as low as \$25,000?
Types of Rentals	RLI does not have any restrictions on rentals with public funding, migrant/temporary workers, foster care, senior-assisted living, student housing, security bars on windows, or mobile homes, as long as the required underlying personal liability is maintained.	Does the carrier need to get special authorization for these unique rental risks?
Course of Construction	RLI accepts properties under construction as long as the required underlying limits are in place.	Does the carrier accept course of construction?
Earth Movement	RLI does not exclude coverage for loss resulting from earth movement.	Does the carrier exclude coverage for loss resulting from earth movement unless covered by the underlying policy?
Controlled Substances	RLI does not have a controlled substances exclusion.	Does the carrier exclude coverage for loss arising from use and possession of controlled substances?
Underlying Auto Limits	RLI accepts limits as low as 100/300/50 for most households.	Does the carrier accept limits below 250/500/100?
Farms	RLI accepts farms and land up to 640 acres with no additional acreage charge or cap, and up to 1280 acres with a charge and \$1M cap	Does the carrier accept farms or any location covered under a farm policy?
Age-Related Caps	RLI caps the limit at \$1M if a driver 80+ or under 22 ONLY if they have a driving incident.	Does the carrier cap limits on older drivers regardless of their driving history?
Motor Homes	RLI counts motor homes as licensed vehicles so 100/300/50 auto limits are acceptable for most households. Full-timers are acceptable if they have an underlying personal liability for the motor home as their residence (often via a full-timers policy).	Does the carrier accept motor homes and full-timers?
Unlicensed Recreational Vehicle Limitations	RLI allows unlicensed recreational vehicles, including those for farm, garden, ranch, and maintenance equipment as long as the max speed is less than 25MPH, it is not a commercial vehicle, and does not require a CDL.	Does the carrier exclude maintenance, farming and construction vehicle that could be used for personal use to plow the driveway, mow the yard, clear a ditch, etc.?
Unlicensed Recreational Vehicle Rates	RLI does not charge for unlicensed recreational vehicles but extends coverage as long as the required underlying limits are maintained.	Does the carrier charge for each recreational vehicle?
Car Pooling	RLI extends coverage for share-the-expense carpooling. Uber-type risks are excluded.	Does the carrier provide coverage for share-the-expense carpooling?
Trusts/LLCs	RLI extends coverage to a trust or LLC if the "basic policy" for the property covers it and lists the trust/LLC as an additional or second named insured, along with RLI's named insured.	Does the carrier cover trusts or LLCs? Does the carrier require an endorsement to extend coverage to a trust or LLC?

For more information on RLI's Personal Umbrella, or to contact your Big "I" Personal Umbrella administrator, visit www.independentagent.com/RLI.

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CONSIDER: WILL YOUR CLIENT'S HOMEOWNERS INSURANCE COVER THEM WHEN...

Their business equipment is stolen out of their vehicle? **NO!**

They accidentally knock over the display next to them at an exhibition or show? **NO!**

Their groceries spill onto their inventory in their trunk? **NO!**

A power surge damages their computer and fax machine? **NO!**

Someone steals their cash box? **NO!**

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