

# 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 (cannot be a P.O. Box)**

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
<b>Coverage Limit Desired:</b>	
<input type="checkbox"/>	<input type="checkbox"/>
\$5 Million	\$3 Million
<input type="checkbox"/>	<input type="checkbox"/>
\$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 <b>automobiles</b> are owned (titled or registered to), leased, rented, or regularly operated by <b>you</b> or any <b>member of your household</b> ? (Do not count <b>antique, classic or collectible automobiles</b> . See question 10.)					
2. How many <b>residential properties</b> - regardless of location - are owned by or rented to <b>you</b> or any <b>member of your household</b> ? Do not include <b>residential properties</b> that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy because they are excluded from coverage.					
3. How many watercraft, between 14 and 45 ft. including any extensions to the hull, a maximum speed of 50 mph, and powered by total combined horsepower of 300 or less, are owned or regularly operated by <b>you</b> or any <b>member of your household</b> ? Watercraft exceeding these limitations are excluded from coverage. (Do not count canoes, Jet Skis, Waverunners or other personal watercraft. See question 4.)					
4. How many Jet Skis, Waverunners or other personal watercraft are owned or regularly operated by <b>you</b> or any <b>member of your household</b> ?					
5. What is the total number of <b>drivers</b> ? (Include <b>drivers</b> with a learner's permit or valid driver's license. See the definition of <b>driver</b> on page 5.)					
6. How many <b>drivers</b> are under the age of 22? (Include <b>drivers</b> with a learner's permit or valid driver's license.)					
7. How many <b>drivers</b> are age 70 or over? Note: This response is not considered when determining the rating tier for applicants in Maine and Louisiana. (Include <b>drivers</b> with a learner's permit or valid driver's license.)					
8. How many moving violations have all <b>drivers</b> had within the last 3 years? (Include DWI/DUI <b>incidents</b> within the last 5 years or 3 years in Montana.) (See question 26.)					
9. How many <b>at-fault accidents</b> have all <b>drivers</b> had in the last 3 years? (See question 26.)					

\* 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.)

**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.)

	<b>RESPONSE</b>
10. How many <b>antique, classic or collectible automobiles</b> are owned (titled or registered to) by <b>you</b> or any <b>member of your household</b> ? (Max. of 25)	
11. Of the number of <b>residential properties</b> from question 2, how many <b>residential properties</b> owned by or rented to <b>you</b> or any <b>member of your household</b> are located <u>outside</u> of the U.S. (including its territories and possessions) or Canada? (Max. of 5)	
12. How many acres of land do <b>you</b> or any <b>member of your household</b> 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 <b>drivers</b> 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 <b>incidents</b> have all <b>drivers</b> ages 21 and under and/or 80 and over had within the last 3 years? (Max. 1 per <b>driver</b> ) A PUP Special charge does not apply for <b>incidents</b> for <b>drivers</b> 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 <b>incidents</b> have all <b>drivers</b> had in the last 5 years or 3 years in Montana? (Max. 1 per household for <b>drivers</b> between ages 22 and 79; 0 per household for <b>drivers</b> 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 <b>you</b> or any other <b>driver</b> 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 driving not applicable in South Dakota. Careless or negligent driving not applicable in South Carolina.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
17. Have <b>you</b> or any <b>member of your household</b> been indicted, charged with or convicted of a felony within the last 5 years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
18. Are <b>you</b> or any <b>member of your household</b> recognized nationally or locally as a celebrity or famous person (i.e., professional entertainer, athlete, media personality, etc.) and/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 <b>you</b> or any <b>member of your household</b> had a liability loss greater than \$50,000 in the past 5 years or is there any open liability claim or lawsuit pending against <b>you</b> or any <b>member of your household</b> ?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
20. Does any other <b>member of your household</b> or other person residing in <b>your</b> 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 <b>driver</b> had more than 3 moving violations in the last 3 years? (Include DWI/DUI <b>incidents</b> within the last 5 years or 3 years in Montana.)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
22. Has any one <b>driver</b> ages 21 and under or 80 and over had more than one driving <b>incident</b> 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 <b>you</b> elect to purchase or reject Excess UM/UIM coverage? (Select one.) <b>Residents of Louisiana, New Hampshire, Vermont and West Virginia:</b> <i>Submission of a state mandated form supersedes any response to this question.</i>	<b>PURCHASE</b> <input type="checkbox"/>	<b>REJECT</b> <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.

**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

\$300,000 per occurrence

**Note: Residential properties** that are covered under a commercial or other non-personal premises liability policy are excluded from coverage.

**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.)

\$300,000 combined single limits

– OR –

\$250,000/\$500,000/\$100,000

– OR –

\$300,000/\$300,000/\$100,000

**Note:** The RLI personal umbrella does not provide coverage for watercraft exceeding 45 ft. and/or 50 mph and 300 or more combined horsepower. This exclusion does not apply to personal watercraft.

*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 **automobiles** 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 an **automobile** covered under a Commercial Automobile Liability Policy.

**SELECT ONLY ONE LIMIT**

**LIMIT A**

\$500,000 Bodily Injury per person/

\$500,000

\$500,000 Bodily Injury per occurrence/

– OR –

combined single limit per

\$50,000 Property Damage per occurrence

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/

\$300,000 Bodily Injury per person/

\$500,000 Bodily Injury per occurrence/

– OR –

\$300,000 Bodily Injury per occurrence/

– OR –

\$300,000 combined single

\$50,000 Property Damage per occurrence

\$50,000 Property Damage per occurrence

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.*

**QUESTION 26:**

Complete the following for all **drivers AND members of your household** ages 14 and older. Per the definition of **driver**, also include any other person who operates an **automobile** owned (titled or registered to), leased, rented or regularly operated by **you** or a **member of your household** at least 50% or more of that **automobile's** use. Individuals listed below are for determining policy eligibility; if a policy is issued, coverage for each is determined pursuant to the Policy Provisions.

Full Name (First, MI, Last)	Date of Birth	Licensed or Permit? Y/N	Driver's License or Permit Number	State	Relationship to Applicant	Number of Violations 3 yrs (Incl. DWI/DUI 5 yrs/3 yrs in MT)	Number of At-Fault Accidents (3 yrs)	DWI or DUI? Y/N

**IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT:** I understand that as a part of the underwriting procedure, a consumer report may be obtained or an investigative consumer report may be prepared. Such reports may include information regarding my driving record, credit history, general reputation, personal characteristics and mode of living. I hereby consent to the preparation of such reports and the disclosure of such reports to RLI Insurance Company and the producer of record. I understand that these reports will be handled in the strictest confidence, and that information as to the nature and the scope of these reports will be provided to me upon request.

**FRAUD WARNING:** Any person who knowingly defrauds any insurance company or other person, files an application for insurance or statement of claim containing any materially false, incomplete, or misleading information, or conceals information concerning any material fact thereto, commits a fraudulent insurance act, which is a crime punishable by incarceration, and shall also be subject to civil penalties.

**CA:** For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**APPLICANT STATEMENT:** The information given on this application is true and complete to the best of my knowledge. I understand that any omission or misstatement of fact in the information given voids the policy. I agree that I will acquire and maintain Minimum Required Limits of Liability for all additional exposures (drivers, houses, **automobiles**, watercraft, etc.) if they become applicable during the policy period. The insured's Brokering Agent shall not have the right to make, alter, modify, or discharge any contract or policy issued on the basis of this Application. I understand that the application and prepayment of premium must be accepted by RLI Insurance Company.

**SIGN AND DATE:**

**I UNDERSTAND THIS APPLICATION IS SUBJECT TO UNDERWRITING REVIEW, IS NOT A BINDER AND NO INSURANCE WILL BE IN EFFECT UNTIL RLI INSURANCE COMPANY ISSUES A POLICY. COVERAGE IS DETERMINED PURSUANT TO THE POLICY PROVISIONS. THE APPLICATION WILL NOT BE ACCEPTED WITHOUT APPLICANT'S ORIGINAL SIGNATURE.**

If you are applying by Power of Attorney on behalf of the applicant, you must sign your own name followed by "POA".

**SIGN HERE** Applicant's Original Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant's Brokering Agent's Signature: \_\_\_\_\_

Applicant's Brokering Agency's Name: \_\_\_\_\_

Applicant's Brokering Agency's Address: \_\_\_\_\_

Applicant's Brokering Agent's License ID #: \_\_\_\_\_

**NOTE: ANY CHANGES MADE TO AN ANSWER ON THIS APPLICATION MUST BE INITIALED BY THE APPLICANT.**

**NOTE: THE SAME VERSION DATE MUST APPEAR ON ALL 4 PAGES OF THE APPLICATION.**

**A PREMIUM CHECK MUST ACCOMPANY THE APPLICATION TO COMPLETE PROCESSING.**

## DEFINITIONS AND QUESTION DETAILS:

### DEFINITIONS:

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

"**Member of your household**" means a person who resides with **you**, even if temporarily away at school or through joint or shared custody, and is: **your** spouse by marriage, civil union, or domestic partnership pursuant to applicable law in the state listed as **your** primary residence; any person related to **you** or **your** spouse by blood, marriage, civil union or adoption; any person for whom **you** or **your** spouse are a legal guardian or legal custodian; and anyone else in **your** or a **member of your household's** care.

"**Driver**" means **you** and **members of your household** who operate **automobiles**, plus any other person who operates **automobiles** owned, leased, rented, or regularly operated by **you** or a **member of your household** at least 50% or more of that **automobile's** use. **Driver** includes any person with a learner's permit or valid driver's license. **Automobiles** owned by **you** or a **member of your household** include any **automobiles** 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 liability; any single car accident resulting in payment to or by an insured (unless caused by an animal); and/or any accident resulting in a citation with or without a conviction or final adjudication.

"**Antique, classic or collector automobiles**" include **automobiles** more than 20 years old, driven less than 2,500 miles annually, owned for limited pleasure use, car shows and club events and insured under a Collectors Automobile Policy.

"**Automobile**" means a car, van, pickup truck, motorcycle, moped, or motor home that is licensed for road use.

"**Residential Properties**" means a residential single or multi-unit dwelling with a maximum of four units; condominium unit; townhouse; or one to two family mobile home that **you** own, reside in full or part time, or that is owned by **your** trust or a limited liability company of which **you** are a member.

### 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 **automobiles** provided for **your** use, or for use by a **member of your household**. All **automobiles** licensed for road use need to be counted regardless of individual insurance. Full Timers should count their RV as an **automobile** and not a **residential property**.

**Question 2:** Primary **residential properties** must have liability coverage under a policy containing Comprehensive Personal Liability (including Homeowners and Farmowners). Seasonal, secondary, or rental **residential 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) 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 **residential 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) 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).