PERSONAL UMBRELLA LIABILITY INSURANCE APPLICATION
RLI INSURANCE COMPANY

ALL BOLDED TERMS ARE DEFINED. SEE PAGE 6 FOR DEFINITIONS AND QUESTION DETAILS.
You and all **relatives** should be considered when answering any question on this application.

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; 50 U.S. States or D.C. only)**

Address

City State Zip

Mailing Address (if different from Primary Residence Address)

Address

City State Zip

Applicant's Brokering Agent Number	
Requested Effective Date	
Policy Premium	$
	$
Policy Fee	$
Total Annual Premium	$

Coverage Limit Desired:

☐ $5 Million ☐ $3 Million ☐ $2 Million ☐ $1 Million*

*$1M limit is the only option available in NM

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 **automobiles** are owned (titled or registered to), leased, rented, or regularly operated by **you** or any **relative**? (Do not count **antique**, **classic or collectible automobiles**. See question 10.)	0 1 2 3	4	5 6	7 8 9 10	11+
2. How many **residential properties** – regardless of location – are owned by or rented to **you**? 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+
3. How many watercraft between 14 and 45 ft., including any extensions to the hull, are owned or regularly operated by **you** or any **relative**? Do not count watercraft exceeding 45 feet at its longest measurable length or powered by a total combined horsepower rating that exceeds 300 AND is also capable of speeds in excess of 50 mph. Watercraft exceeding these limitations are excluded from coverage. (Report any Jet Skis, Waverunners or other personal watercraft in question 4. Do not count canoes, kayaks, or other similar hand-launched watercraft.)	0	1 2	3		4+
4. How many Jet Skis, Waverunners or other personal watercraft are owned or regularly operated by **you** or any **relative**? (Do not count canoes, kayaks, or other similar hand-launched watercraft.)	0	1 2	3		4+
5. What is the total number of **drivers**? (Include **drivers** with a learner's permit or driver's license. See the definition of **driver** on page 5.)	0 1 2	3	n/a	4 5 6 7 8	9+
6. How many **drivers** are under the age of 22? (Include **drivers** with a learner's permit or driver's license.)	0	n/a	n/a	1 2 3 4	5+
7. How many **drivers** are age 70 or over? Note: This response is not considered when determining the rating tier for applicants in Maine. (Include **drivers** with a learner's permit or driver's license.)	0	1	n/a	2 3 4	5+
8. How many moving violations (other than **major moving violations**) have all **drivers** had within the last 3 years? (See question 25.)	0	1 2	3	4 5 6	7+
9. How many **at-fault accidents** have all **drivers** had in the last 3 years? (See question 25.)	0	1	2		3+

*Note: Only a $1 million limit is available if the answer to Question 5 is 7+; Question 6 or 7 is 3+; or Question 8 is 4+. If there are **drivers** age 70 and over AND an answer to Question 8 is 3+ or Question 9 is 2+, the risk is not eligible. Additional eligibility restrictions may apply.*

XXXXXXXXXXXXXXXXXX

QUESTIONS 10–14:

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. If any answer to questions 12 through 14 is greater than zero (or greater than 640 for question 12), a $1 million limit and additional charges apply.

	RESPONSE
10. How many **antique, classic or collectible automobiles** are owned (titled or registered to) by **you** or any **relative**? (Max. of 25)	
11. How many golf carts, **Low-Speed Vehicles**, dune buggies, all-terrain vehicles (ATV), utility task vehicles (UTV), or snowmobiles, are owned (titled or registered to) by **you** or any **relative**? Any other **Recreational Vehicles** do not need to be counted but must maintain underlying insurance – see question 23.	
12. How many acres of land, including vacant land, do **you** or any **relative** own or lease (including partial ownership)? Max. of 1280 acres. *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.*	
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**)	

QUESTIONS 15–21:

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

15. Has any **driver** had a **major moving violation**, or had a driver's license suspended, revoked, refused or involuntarily cancelled in the last 5 years (3 years in Montana)?	☐ YES	☐ NO
16. Have **you** or any **relative** been indicted, charged with or convicted of a felony within the last 5 years?	☐ YES	☐ NO
17. Are **you** or any **relative**: a professional entertainer or athlete; media personality; nationally or locally recognized public figure; social media or podcast personality with more than 50,000 followers or subscribers across all platforms combined; or appointed or elected to any position at the federal or state level?	☐ YES	☐ NO
18. Have **you** or any **relative**: **1)** within the past five years, had a liability loss exceeding $50,000 or had a personal umbrella or excess liability policy declined, canceled, or non-renewed for claim experience; **2)** become aware of any open or pending liability claim or lawsuit against or involving **you** or any **relative**; or **3)** become aware of any facts, circumstances, incidents, or accidents that could give rise to a claim or lawsuit, whether valid or not, that may directly or indirectly involve **you** or any **relative?**	☐ YES	☐ NO
19. Do **you** or any **relative**, or any person listed as an Applicant, currently have a Personal Umbrella policy issued by RLI Insurance Company or Mt. Hawley Insurance Company?	☐ YES	☐ NO
20. Has any **driver** had more than 3 driving **incidents** in the last 3 years?	☐ YES	☐ NO
21. Has any **driver** ages 21 and under or 80 and over had more than one driving **incident** within the past 3 years?	☐ YES	☐ NO

QUESTION 22

	PURCHASE	REJECT
22. Do **you** elect to purchase or reject Excess UM/UIM coverage? (Select one.)	☐	☐

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.

QUESTION 23 (You must respond by checking "YES" or "NO"):

Do **you** and ALL **relatives** 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 **relative**, **you** must agree to maintain those limits only if they become applicable to **you** or any **relative** 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** own a farm which is not covered by **your** homeowners policy.)	$300,000 per occurrence
RECREATIONAL VEHICLES LIABILITY Required only if **you** or a **relative** own or acquire a **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 **relative** 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 and 300 or more combined horsepower. 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 24 (You MUST agree to one of the two 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 **relative**? 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.

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	☐

LIMIT B (The choice of Limit B results in a higher premium.)

$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)	☐

*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:

Complete the following for all **drivers** AND **relatives** ages 14 and older. 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	Total Moving Violations 3 yrs (other than **major moving violations**)	Number of **At-Fault Accidents** (3 yrs)

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 Statement:
It is a crime to knowingly and intentionally attempt to defraud an insurance company by providing false or misleading information or concealing material information during the application process or when filing a claim. Such conduct could result in **your** policy being voided and subject **you** to criminal and civil penalties.

Fraud Statement to Arkansas, Maryland, or Oregon Applicants:
Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Fraud Statement to Colorado Applicants:
It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance with the Department of Regulatory Agencies.

Fraud Statement to District of Columbia Applicants:
WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Fraud Statement to Kansas Applicants:
Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer or insurance agent or broker, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any material fact thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

Fraud Statement to Kentucky Applicants:
NOTICE TO KENTUCKY APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

Fraud Statement to Maine, Tennessee, or Virginia Applicants:
It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the insurance company. Penalties include imprisonment, fines or a denial of insurance benefits.

Fraud Statement to Ohio Applicants:
Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Fraud Statement to Oklahoma Applicants:
Any person who knowingly, and with the intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony (365:15-1-10, 36 sec. 3613.1)

APPLICANT STATEMENT: I have read the Application and the information given on this form is true and complete to the best of my knowledge. **I** agree and understand that:

a) the bolded words and phrases are defined in this Application and **I** have read these definitions;
b) any omission or misstatement of fact in the information given may void the policy;
c) Minimum Required Limits of Liability outlined on page 3 are required and will be maintained during the policy period;
d) **I** will acquire and maintain Minimum Required Limits of Liability for all additional exposures (**drivers**, **residential properties**, **recreational vehicles**, **automobiles**, watercraft, etc.) if they become applicable or are acquired during the policy period;
e) **I** must sign this Application and my agent does not have the right to sign, make, alter, modify, or issue any contract or policy on the basis of this Application;
f) **I** must notify RLI and my agent of any material changes in the answers to the questions on this application that arise prior to the effective date of any policy issued pursuant to this application;
g) any outstanding quotations may be modified or withdrawn based upon such changes at RLI's sole discretion;
h) 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; and
i) coverage is determined pursuant to the policy provisions.

SIGN AND DATE:

THE APPLICATION WILL NOT BE ACCEPTED WITHOUT APPLICANT'S 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 Signature:** _____ **Date:** _____

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

NOTE: THE SAME VERSION DATE MUST APPEAR ON ALL 6 PAGES OF THE APPLICATION.

DEFINITIONS AND QUESTION DETAILS:

DEFINITIONS:

"**Antique, classic or collector automobile(s)**" 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.

"**At-Fault Accident(s)**" refers to (1) any motor vehicle accident for which **you** or any **relative** were primarily responsible (even if no citation was issued) and a claim has been or could be made against **you** or any **relative** that did or could result in payment for bodily injury or property damage of $500 or more; or (2) any single-car accident for which **you** or any **relative** made a payment of $500 or more unless it is a comprehensive claim.

"**Automobile(s)**" means a car, van, pickup truck, motorcycle, moped, or motor home.

"**Driver(s)**" means **you** or a **relative** who operate **automobiles**. This includes **drivers** with a learner's permit or driver's license.

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

"**Low-Speed Vehicle(s)**" means any vehicle defined as a low-speed vehicle, or by a similar term, under the motor vehicle laws of the state where it is principally garaged or operated. In a state where the motor vehicle laws do not define a low-speed vehicle, it means any four-wheeled motorized vehicle that is manufactured in compliance with Federal Motor Vehicle Safety Standard No. 500, or is substantially similar to such a vehicle; has a maximum speed capability of 25 miles per hour; has a gross vehicle weight rating of 3,000 pounds or less; and is designed to carry a maximum of four persons, including the operator.

"**Major Moving Violation(s)**" means an arrest, citation, or conviction for: driving or boating while impaired or under the influence of alcohol, drugs, or other substances; reckless driving; leaving the scene of an accident; fleeing or attempting to elude a police officer with a motor vehicle; careless driving; or negligent driving. (Careless driving not applicable in South Dakota. Careless or negligent driving not applicable in South Carolina.)

"**Relative(s)**" means a person who resides with **you** on a full-time basis and: **1)** is related to **you** by blood, marriage, civil union, or adoption; **2)** for whom **you**, or a person qualifying as a **relative** under **1)** are a legal custodian or legal guardian; or **3)** is a minor who is in **your** care, or the care of a person qualifying as a **relative** under **1)**. A person will be considered residing with **you** on a full-time basis if they are: **a) your** child for whom **you** have joint or shared custody or **b)** a student under the age of 26, who is temporarily residing away from **you**, while they are enrolled full-time, as defined by the school they are attending, and qualifying under paragraph **1)** or **2)** above.

"**Recreational Vehicle(s)**" means a motorized vehicle for use on land that is not an **automobile** and **1)** does not require motor vehicle registration or operator licensing, **2)** is not intended for use on public highways, or **3)** is a snowmobile; all-terrain vehicle; utility task vehicle; dune buggy; motorized dirt bike; mini-bike; golf cart; **low-speed vehicle**; personal transporter; electric scooter; motorized bicycle (including e-bikes); or motorized farm, garden, ranch, and maintenance equipment, modified or unmodified, capable of speed that does not exceed twenty-five (25) mph under any circumstances.

"**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** reside in full or part time, or that is owned by **you**, **your** trust, of which **you** are a trustee, or a limited liability company, of which **you** are a member. A property that is leased or rented to others must be solely owned by **you** or solely owned by **your** trust, of which **you** are a trustee.

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

QUESTION DETAILS:

Question 1: Include company **automobiles** provided for **your** use, or for use by a **relative**. 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.

PUP HELPFUL HINTS:

- Required underlying liability limits for **drivers**, **residential properties**, **recreational vehicles**, **automobiles**, watercraft, etc. are listed on the application. Carefully review these limits and make certain that **you** and **relatives** 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 or Wyoming).
- If a policy is issued, a policy fee will apply where permitted.