

Personal Lines Department

Our Personal Lines Department focuses on specialty Personal Lines Products in this rapidly growing market.

Personal Umbrella:

► **Preferred** is the broadest and easiest to use Personal Umbrella product in the marketplace. With a \$250,000/\$500,000 or \$300,000 minimum attachment point and \$10,000,000 in limits available, you can quote, bind and issue the policy via the Internet.

The product includes no self-insured retention, first dollar coverage for mental injury, mental anguish, humiliation, and shock, and offers Personal Injury coverage as well as Excess uninsured motorists coverage.

- **Preferred Applicants:** Minimum premiums as low as \$250!
- **High-Risk Applicants:** We write applicants with underage drivers, older drivers, poor driving records (including DUI's), high performance cars, recreational vehicles and 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 corporations may be added as additional insureds.

Excess Personal Umbrella:

► Available for applicants who desire higher limits than their 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 mono-line product is designed to fill the void where a standard Homeowners Liability policy is hard to find. Available for one to four family dwellings. Options include incidental farm liability, incidental office occupancies and in-home daycare with up to 12 children.

Excess Comprehensive Personal Liability:

► Enables applicants to increase their primary limits or meet the minimum point of attachment of their Personal Umbrella.

Dwelling Fire Product:

► Designed for one to four family owner and tenant occupied dwellings. Our product is available on either a DP-1 or DP-3 form, including a CPL Supplement. Dwelling limits up to \$400,000 and liability limits up to \$1,000,000 are available. AR, CT, IL, KS, KY, MD, MA, MO, NH, NJ, OH, PA, VA only.

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. Expanding to country-wide availability.

Additional Advantages:

- Security of an A.M. Best rated A++ Carrier
- Quoting authority to \$10,000,000 on certain products
- In by 2 pm, out by 5 pm service on all quotes;
- One day service on Binders
- High Commissions Paid

Comprehensive Personal Liability Product

We are excited to announce our improved Comprehensive Personal Liability Insurance Product.

Product Features:

- ▶ Insured and tenant occupied eligible.
- ▶ Coverage for one, two, three and four family dwellings.
- ▶ Coverage offered for condominium unit owners, mobile homes and tenants of multiple unit buildings.
- ▶ Coverage is available for owner occupied secondary residences countrywide.
- ▶ Limits of \$100,000, \$300,000, \$500,000 and \$1,000,000 available.
- ▶ \$1,000 Medical Payments sublimit is included with optional \$5,000 sublimit available upon request.
- ▶ Security of an A.M. Best rated A++ Carrier.
- ▶ In Home Child Care Coverage. Available for Applicants with In Home Child Care services up to 12 children.
- ▶ Incidental Farm Coverage. For Applications with a "gentlemen" farm exposures.
- ▶ Coverage for vacant land is available.
- ▶ Incidental Office Studio occupancy for applicants who telecommute, are consultants, Medical Billers, Adjusters, or others.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

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