



Personal Umbrella Product

For Preferred Applicants

Our Personal Umbrella product for Preferred Applicants is designed for risks with favorable driving records who do not have Local or National Name and Face Recognition.

Product Features



True Umbrella Coverage.



Limits up to \$10,000,000 available.



\$25,000 of Excess Uninsured/Underinsured Motorists coverage included in the Basic Premium. Additional excess UM/UIM limits are available.



Personal Injury Protection automatically included when provided by underlying coverage.



First dollar coverage for non-owned watercraft and recreational vehicles.



Security of an insurance carrier rated A++ by A.M. Best.

Product Eligibility

- ▶ Unlimited number of vehicles, motorcycles, jet skis and recreational vehicles.
- ▶ Unlimited number of 1 to 4 family additional residences on a Personal form.
- ▶ Underlying coverage on a Personal lines form except for underlying business auto or garage forms.
- ▶ Watercraft up to 75 ft in length and up to 50 mph.
- ▶ Up to 1 at fault accident and up to 4 violations in the household.

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