










## Personal Umbrella Product for

# High Risk Drivers

Designed for hard to place risks including applicants with prior losses and/or multiple accidents, multiple violations, drug/alcohol related offenses, as well as youthful and elderly operators.

## Product Features

-  True Umbrella Coverage.
-  No self-insured retention.
-  Net loss includes prejudgment interest.
-  Limits up to \$10,000,000 available.
-  Limits up to \$5,000,000 with a drug or alcohol offense.
-  \$25,000 of Excess Uninsured/Underinsured Motorists coverage included in the Basic Premium. Additional excess UM/UIM limits are available.
-  Security of an insurance carrier rated A++ by A.M. Best.

## Product Eligibility

- ▶ Unlimited number of operators under age 23 and operators over age of 69.
- ▶ Risks with up to three at fault accidents in the household.
- ▶ Drivers with up to five violations.
- ▶ Households with up to 10 violations among all drivers.
- ▶ Drivers with one Drug or Alcohol related offense.

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