PERSONAL UMBRELLAS

ELIGIBILITY REQUIREMENTS

- Fremont Insurance Company MUST write all of the underlying policies
- Eligible Commercial Exposures
    - Business Pursuits Eligible under Business Pursuits, under form HO-71
    - Incidental Offices, Schools and Studios covered under H-42
    - Rental Dwellings (1-4 families)
        - Maximum of 5 dwellings or 7 units, whichever is less

INELIGIBLE RISKS

- Recreational Vehicles used for racing and stunting
- Water Skiing- if the primary policy does not cover the exposure, the umbrella policy will exclude it
- Motorcycles/Mopeds- must have specific underwriting authority. Otherwise excluded.
- Aircraft Liability
- Individuals with unacceptable driving records, or those who do not meet underwriting standards
- Anyone in the public limelight, i.e. actresses, professional athletes, etc.
- Owners of watercraft that exceed the maximum horsepower
- Anyone previously sued for libel, slander or discrimination
- Farming Risks
- Labor leaders
- Newspaper or magazine editors, publishers or reporters
- Politicians or those running for office
- Public lecturers or speakers
- Radio or TV broadcasters and telecasters
- Home Day Care operations
- Swimming Pools if a diving board is present

EXCLUSIONS

- Professional Liability and Error and Omissions
- Professional Liability for Malpractice

FORMS

- Use ACORD form 83
    - Coverage cannot be bound by the agency
    - The form must be completed, signed and submitted for consideration
    - A renewal questionnaire will be sent prior to each 3rd year of the policy

COVERAGES

$1,000,000 of excess coverage over:

- Automobile
- Comprehensive Personal Watercraft
- Recreational Vehicle Liability

$1,000,000 over a self-insured retention of $250 for the following perils:

- Personal Injury
  - Libel
  - Slander
  - False Arrest
  - False Imprisonment
  - Wrongful Eviction
  - Defamation of Character
  - Invasion of Privacy
- Blanket Contractual Liability
- Legal Defense for the above, when coverage is not provided by the primary underlying liability coverage and is not otherwise excluded

LIMITS AVAILIBLE

- $1,000,000
- $2,000,000

MINIMUM LIMITS OF UNDERLYING INSURANCE

- The Minimum Limits are maintained

	Bodily Injury	Property Damage	CSL
Automobile Liability	500/500	100	500
Motorcycle/Moped Liability	500/500	100	300
Comprehensive P.L.		300	
Recreational Vehicle Liability	300	100	300
Rental Dwelling Liability	300	100	300
Watercraft Liability	300	300	300
Incidental Business Liability	300	100	300
Employers Liability			
Accident (ea. accident)	100		
Disease (ea. employee)	100		

- If a gap in coverage exists, the company must be notified
- Underlying coverage restrictions must be reported

RATES

- **Premium for the First $1,000,000**

Territory Charges

	Territory 1 (Macomb, Oakland, Wayne)	Territory 2 (Remainder of Michigan)
Base Premium (1 auto, 2 residences)	$115	$90
Additional O/O Residency	$5	$5
Additional Auto	$35	$24
Antique Auto	$10	$8
Bus. Pursuit (HO-71)	$8	$5
Incidental Office (H-42)	$6	$4
Motorcycle	$35	$25
Rec. Vehicles (Not licensed for road use)	$20	$20

Rental Dwellings

1 family	$10	$5
2 family	$20	$10
3 family	$30	$15
4 family	$40	$20
Swimming Pool	$10	$10
Trampoline	$100	$100
Youthful Driver (Under 25 years old)	$30	$30

Watercraft for All Territories

Maximum Speed of	0-44 MPH	45-50 MPH
Outboards 26hp or more	$15	$25
Inboards, I/O, 51 HP or More	$20	$30
Personal Watercraft	$20	$20

MINIMUM PREMIUM

Limits	Premium	Territory 1	Territory 2
1st Million	100% of the above premium or	$115	$90 (Whichever is greater)
2nd Million	50% of premium for the 1st Million or	$60	$60 (Whichever is greater)

DISCOUNTS

- **10% for Senior Citizens 50 years or older**