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FORM AND ENDORSEMENT LIST

	FORM NO.	REQUIRED FORMS
	UM 0001	Personal Umbrella Policy
	IL 1003	Exception to Terrorism Exclusion for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism; Exclusion of Terrorism Punitive Damages
*	CG 2187	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
	FM-PUM-A	Personal Umbrella Provision Amendment
		ENDORSEMENTS
	UM 1000	Auto Liability Following Form
	UM 1100	Exclusion – Auto Liability
	UM 1101	Exclusion – Business Activities
	UM 1102	Exclusion – Auto(s)
	UM 1103	Exclusion – Designated Premises
	UM 1104	Exclusion – Designated Recreational Motor Vehicle(s)
	UM 1105	Exclusion – Designated Watercraft
	UM 1110	Exclusion – General
	UM 1111	Exclusion – Motorcycles
	UM 1112	Exclusion – Rental Dwellings
	UM 1113	Exclusion – Water Skiing

I. Introduction

The Personal Umbrella Liability policy is a catastrophe liability policy designed to cover the excess personal liability of individuals. Persons to consider for this coverage are individual executives, business people and professionals.

II. Application and Binding Authority

Use ACORD form 83 for all new business. All questions must be answered. The application must be signed and in the Home Office before the proposed effective date.

Coverage cannot be bound by the agent. Coverage can only be bound by the Underwriting Department.

A renewal questionnaire will be required prior to each third year renewal to determine any changes in exposures.

III. Policy Term

Personal Umbrellas are written on an annual basis, but may be written for a shorter term to achieve concurrency within an underlying policy.

IV. Definitions

Automobile – Includes private passenger autos, motorcycles licensed for road use, motor homes, vans rated as private passenger autos and ¾ ton or less pickup trucks.

V. Coverage

A. Coverage is provided in excess of a schedule of underlying insurance (primary insurance) and in excess of a self-insured retention, commonly referred to as a S.I.R. It is catastrophe insurance by design and not a supplement to inadequate first dollar insurance.

B. The policy at basic limits provides:

1. $1,000,000 of excess coverage over the insured's Automobile, Comprehensive Personal, Watercraft and Recreational Vehicle Liability policies.
2. $1,000,000 of insurance over a self-insured retention of $250 on a number of perils not usually covered by standard underlying insurance forms. These include:
   a. personal injury, such as libel, slander, false arrest, false imprisonment, wrongful eviction, defamation of character and invasion of privacy;
   b. blanket contractual liability; and
   c. legal defense for the above, when coverage is not provided by the primary underlying liability coverage and is not otherwise excluded.

C. Professional Liability and Errors and Omissions coverage is excluded and not available under this policy.

D. Other Conditions
   1. Motorcycles/Mopeds – Fremont doesn't write this coverage in our auto program, but it may be acceptable in the Umbrella. Otherwise, coverage will be excluded. Consult your underwriter.
   2. Recreational Vehicles – The policy excludes racing and stunting.
   3. Water Skiing – If the primary policy does not cover this exposure, the umbrella policy will exclude it.

VI. Ineligible Risks

The following are normally not eligible for this coverage:

A. Aircraft Liability;
B. Anyone (applicant or applicant's spouse or any resident relative) who has an unacceptable driving record or who does not meet Fremont's underwriting standards for Homeowners, Watercraft or Rental Properties.
C. Anyone in the public limelight, such as actors, actresses, and professional athletes;
D. Anyone owning watercraft if the horsepower exceeds the maximum in the Boatowners section of this manual.
E. Anyone we would not wish to insure for the full limits and coverage required by the underlying insurance;
F. Anyone who has been sued for libel, slander or discrimination;
G. Farming operations;
H. Labor leaders;
I. Newspaper or magazine editors, publishers or reporters;
J. Professional politicians and others who run for public office;
K. Public lecturers;
L. Radio and TV broadcasters and telecasters.
M. Home day care.
* N. Swimming pools if a diving board is present.

VII. Professional Liability

Professional (Malpractice) excess liability is not available for this policy.

VIII. Limits Available

The policy may be written for limits of:

$1,000,000
2,000,000

IX. Commercial Exposures

Some commercial exposures owned by the insured or spouse may be eligible. They are:

A. Business pursuits eligible under Business Pursuits form HO-71.

B. Incidental offices, schools and studios eligible for coverage under Form H-42.

C. Rental dwellings (1-4 family). Maximum of 5 dwellings or 7 units, whichever is less.

X. Minimum Limits of Underlying Insurance

* A. All underlying Liability coverages must be written with Fremont.

B. The minimum underlying limits are (000 omitted):

Coverage	Bodily Injury	Property Damage	C.S.L.
Aircraft Liability	Coverage is excluded		
Automobile Liability	500/500	100	500
Employers Liability – Accident(ea. accident)	100		
Disease (ea. employee)	100		
Disease (policy limit)	500		
Incidental Business Liability (HO-71)	300	100	300
Motorcycle/Moped Liability	500/500	100	500
Comprehensive Personal Liability			300
Recreational Vehicle Liability	300	100	300
Rental Dwelling Liability (1-4 family)	300	100	300
Watercraft Liability	300	300	300

C. The policy requires that the above underlying limits be maintained. If a gap in coverage exists, notify the company of any gap or exposure.

D. If underlying policies include endorsements restricting coverage, please provide details so the Umbrella policy can be endorsed to match the restriction.

* XI. Rates

The premium for the Personal Umbrella is determined by adding the flat charges below, based on the exposures of the risk.

Premium Basis (1st $1,000,000)	Territory 1 Macomb, Oakland, Wayne Counties	Territory 2 Remainder of Michigan	
Basic Premium (one automobile and 2 residences occupied by the insured)	115	90	
Additional owner-occupied residence	5	5	each
Additional auto	35	24	each
Antique auto	10	8	each
Business Pursuits (HO-71)	8	5	each
Incidental Office (H-42)	6	4	each
Motorcycle	35	25	each
Recreational vehicle (including snowmobiles, golf carts, minibikes, trail bikes and other vehicles not licensed for road use)	20	20	each
Rental Dwellings			
1 family	10	5	each
2 family	20	10	each
3 family	30	15	each
4 family	40	20	each
Swimming pool	10	10	each
Trampoline	100	100	each
Youthful drivers under 25 years old	30	30	flat
Watercraft			

	Territory 1 MPH		Territory 2 MPH	
	0-44	45-50	0-44	45-50
Outboards 26HP or more	15	25	15	25
Inboards, inboard-outdrive, 51HP or more	20	30	20	30

Personal Watercraft	20	20	each
Sailboats: Under 26’	0	0	
26-50’	20	20	each

Limit	Premium	Minimum Premium Territory 1	Minimum Premium Territory 2
1st Million	100% of premium for $1,000,000	115	90
2nd Million	50% of premium for 1st million	60	60

XII. Discounts

A Senior Citizen discount of 10% will be applied to the total umbrella premium, including the minimum premiums if at least one named insured is 50 years old or older.