

PERSONAL UMBRELLA WORKSHEET

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

Basic Premium (one automobile and
2 residences occupied by the insured)

1
Macomb, Oakland,
Wayne Counties

2
Remainder of
Michigan

Additional owner-occupied residence

115 _____

90 _____

Additional auto

5 _____

5 each _____

Antique 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:

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

Select applicable charge from chart above:

Personal Watercraft (Jet skis)

20 _____

20 each _____

Sailboats: Under 26'

0 _____

0 _____

26 - 50'

20 _____

20 each _____

Senior Citizen (50 years old or older) -10% discount

TOTAL

TOTAL

Minimum Premium

Limit

Premium

Territory

Territory

1st Million

100% of premium for \$1,000,000

115

90

2nd Million

50% of premium for 1st million

60

60

**With the purchase of a Personal Umbrella,
a companion discount is applied
to the Personal Auto Policy*

Required Underlying Limits (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