

## Personal Umbrella Policy

Our Personal Umbrella policy offers coverage that will protect your clients should their primary insurance reach its limits.

*Our Primary Umbrella is designed for both the preferred and non-standard market. We provide limits up to \$5,000,000.*



### COVERAGE AVAILABLE:

Limits up to \$5,000,000

Monoline over other carriers with an AM Best or KBRA rating of B+ or better. Demotech rating of S is acceptable if AM Best/KBRA is not available

### RISKS FOR CONSIDERATION:

- Young drivers in the household acceptable
- Motorcycles, jet skis, ATVs, mopeds, motor homes and golf carts considered
- Farm exposure considered if Non Commercial or Gentleman's Farm
- Poor driving records including DUIs
- Identity Recovery Coverage option
- Cyber Liability Coverage Option
- Additional exposures/characteristics may be considered by calling Coastal directly

### PRODUCT HIGHLIGHTS:

- Real-time web quoting
- Pay online by credit card or e-check
- Competitive price
- Backed by a reputable and financially sound excess and surplus lines insurance company with an A.M. Best rating of "A" (Excellent)
- Provided through a Florida-based Managing General Underwriter that specializes in service, ease of doing business through automation and finding unique solutions for challenging markets

*(See back for more product highlights including required underlying limits)*

For additional product info, to register to become a broker or to get an instant real-time quote, please visit our website at [www.ciusolutions.com](http://www.ciusolutions.com)

See policy forms for exact terms, conditions, limitations and exclusions.

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## PRODUCT HIGHLIGHTS (CONTINUED)

- Florida domiciled accounts—Personal Liability Umbrella attachment point of \$100,000 where Citizens Property Insurance Corporation, Universal Property & Casualty, American Traditions, Homeowner's Choice, Heritage Insurance Company, FedNat Insurance Company, Capital Preferred Insurance Company, Monarch National Insurance Company, Southern Oak Insurance Company, or Slide Insurance are the underlying carriers.
- Automatic \$25,000 Excess Uninsured Motorist coverage when Uninsured Motorist coverage is on the underlying auto policy with limits equal to the bodily injury limit.
- Underlying carriers may be admitted or surplus lines.
- No Self-Insured Retention.
- Identity Recovery Coverage and Cyber Liability options.
- Favorable "as soon as practicable" wording for insured claim reporting duties.
- Broadens BI/PD coverage to include insured's activities while serving as a director, officer, committee person, or volunteer for a not for profit corporation if underlying coverage is provided (many competitors only cover the directors and officers).
- Broadens coverage to include any claim or suit arising out of, contributed to, or resulting from directly or indirectly a disease transmitted other than through sexual contact or transmission of the AIDS virus.
- Youthful drivers are considered with lower underlying auto limits of \$250/500/100 and MVR activity.
- No maximum on the number of drivers licensed in the U.S. less than one year.
- Business owned private passenger vehicles considered if used in the insured's own business.
- No maximum of specialty antique, classic, and/or collectible cars.
- No maximum number of residences.
- Additional exposures/characteristics may be considered by calling Coastal directly.

## REQUIRED UNDERLYING LIMITS

- Comprehensive Personal Liability: 300,000 CSL.
  - Florida domiciled accounts can accept \$100,000 if insured by Citizens Property Insurance Corporation, Universal Property & Casualty, American Traditions, Homeowner's Choice, Heritage Insurance Company, Capital Preferred Insurance Company, Monarch National Insurance Company or Southern Oak Insurance Company
- Automobile or Recreational Vehicles Liability: \$250/500/100 or \$300/500/100 or \$500/500/100 or \$500,000 CSL
- Watercraft Liability: Under 349 HP = \$300,000 CSL; Over 350 HP = \$500,000 CSL
- Vacant Land Liability, Farm Liability and Rental Liability: \$300,000 CSL



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