



Risk Placement Services, Inc.

Please verify and answer all questions, sign and return to RLI for processing.

Personal Umbrella Liability Insurance Renewal Application
All sections outlined in Red require your response

Name & Mailing Address

Primary Residence Address:

Policy Number: _____

Insured's Brokering Agent:

Billing Address:

The named insured may be a maximum of two individuals, provided both individuals reside in the same household. This policy cannot be issued in the name of an estate or trust.

In accordance with the terms of your policy, your coverage will cease on your expiration date. In order for us to rate and underwrite your renewal coverage, please return this completed and signed application. Upon acceptance of this application, we will send you a renewal bill. Unfortunately, if this form is not fully completed, signed and returned to RLI, your policy will nonrenew.

Table with 3 columns: Questions 1-10, Instructions, and Indicate Response Below. Contains 10 numbered questions regarding vehicles, properties, watercraft, and drivers.

Table with 3 columns: Questions 11-17, Instructions, and Select Y or N. Contains 7 numbered questions regarding driver history, violations, and property types.

PLEASE REVIEW QUESTIONS 18 -19 AND SIGN THE APPLICATION ON THE REVERSE SIDE

18. Please carefully read the following statement in italics. **Your signature below confirms** that **you and ALL members of your household** agree to maintain the **MINIMUM LIMITS OF LIABILITY COVERAGE** outlined below as a condition of YOUR coverage. For those limits that currently do not apply to **you or any member of your household**, you agree to maintain those limits only if they become applicable to **you or any member of your household** during the policy period as a condition of coverage.

PRIMARY RESIDENCE ONLY – REQUIRE HOMEOWNERS OR COMPREHENSIVE PERSONAL LIABILITY COVERAGE
 \$300,000 per occurrence – **OR** – \$100,000 per occurrence, if you reside in Florida **AND** your primary residence is a mobile home

FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY COVERAGE
(Required only if you or any member of your household own a farm which is not covered by your homeowners policy.)
 \$300,000 per occurrence

SEASONAL, SECONDARY OR RENTAL PROPERTIES REQUIRE PREMISES LIABILITY OR COMPREHENSIVE PERSONAL LIABILITY
 \$300,000 per occurrence

NOTE: Residential properties that are covered under a commercial general liability policy are excluded from coverage.

UNLICENSED RECREATIONAL VEHICLES COVERAGE
(i.e., snowmobile, ATV, etc.)
(Required only if you or a member of your household own or acquire a recreational vehicle during the policy period which is not covered by your homeowners or personal liability policy for the following limits of liability.)
 \$100,000 Combined Single Limit per occurrence (\$325,000 in Texas)
 – **OR** –
 \$100,000 Bodily Injury per person/\$300,000 Bodily Injury per occurrence/\$25,000 Property Damage per occurrence

WATERCRAFT COVERAGE
(Includes Boats and Personal Watercraft)
(Required only if you or a member of your household own or acquire a watercraft during the policy period which is not covered by your homeowners or personal liability policy for the following limits of liability.)
 \$300,000 Combined Single Limit per occurrence – **OR** – \$250,000 / \$500,000 / \$100,000 – **OR** – \$300,000 / \$300,000 / \$100,000
NOTE: The RLI Personal Umbrella does not provide coverage for watercraft exceeding 45 ft; and/or 50 mph. This exclusion does not apply to personal watercraft.

RLI @HOME BUSINESS POLICY COVERAGE
(Required only if you reside in Hawaii and coverage for claims arising out of your in-home business is desired under RLI's Personal Umbrella Policy.)
 \$1,000,000 per occurrence

If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local insurance agent.

19. Please carefully read the following question. Which of the following MINIMUM REQUIRED LIMITS OF AUTOMOBILE LIABILITY COVERAGE do **you** and **ALL members of your household** agree to maintain as a condition of coverage for all licensed vehicles which are owned, leased, rented, operated or acquired during the policy period? **You** agree that this coverage applies equally to personal use of a vehicle under a commercial automobile liability policy. **You** must agree to maintain one of the three limits outlined in this question, regardless of whether **you** currently own, lease, rent or operate a vehicle. If **you** have a driver under the age of 22 in the household, refer to Limit A. in the chart below for the required limit information. Please respond by selecting ONE limit (A, B, or C) in the box provided to the right.

Select A, B, or C Below		
A	B	C

Limit A.	Limit B.	Limit C.
\$500,000 Bodily Injury per person/ \$500,000 Bodily Injury per occurrence/ \$ 50,000 Property Damage per occurrence – OR – \$500,000 Combined Single Limit per occurrence	\$250,000 Bodily Injury per person/ \$500,000 Bodily Injury per occurrence/ \$ 50,000 Property Damage per occurrence – OR – \$300,000 Bodily Injury per person/ \$300,000 Bodily Injury per occurrence/ \$ 50,000 Property Damage per occurrence – OR – \$300,000 Combined Single Limit per occurrence (\$325,000 in Texas)	\$100,000 Bodily Injury per person/ \$300,000 Bodily Injury per occurrence/ \$ 50,000 Property Damage per occurrence <p style="text-align: center;">The choice of Limit C. will result in a higher premium.</p>

<p>Limit A. is ALWAYS REQUIRED if there are drivers under the age of 22 in the household –OR– in Kansas and Massachusetts, if there are drivers with six years or less driving experience in the household.</p>	<p>Limits B. and C. are available options ONLY if there are no drivers under the age of 22 in the household. Limit C. is not an available option for Standard II risks or if there are drivers over the age of 69 in the household (N/A in HI). Standard II means a household including one or more of the following: 5 or more vehicles, 5 or more residential properties, 3 or more watercraft, 3 or more personal watercraft, 3 or more drivers under the age of 22, 3 or more moving violations, or 2 or more at-fault accidents.</p>
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If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local insurance agent.

DEFINITIONS: As used herein, "you," "your," and "I" means the applicant. "Members of your household" means your spouse and any person related to you by blood, marriage or adoption who either lives with you or is away at school and anyone who lives with you and is in your or a relative's care or custody. "Driver" means "you" and "members of your household" who operate motor vehicles licensed for road use, plus any other person who operates a vehicle 50% or more which is owned, leased, rented, or regularly operated by "you" or a "member of your household."

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand that as part of the underwriting procedure, a consumer report may be obtained or an investigative consumer report may be prepared. Such reports may include information regarding my driving record, credit history, general reputation, personal characteristics and mode of living. I hereby consent to the preparation of such reports and the disclosure of such reports to RLI Insurance Company and the producer of record. I understand that these reports will be handled in the strictest confidence, and that information as to the nature and scope of these reports will be provided to me upon request.

FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false, incomplete, or misleading information, or conceals information concerning any material fact thereto, commits a fraudulent insurance act, which is a crime punishable by incarceration, and shall also be subject to civil penalties.

APPLICANT STATEMENT: The information given on this application is true and complete to the best of my knowledge. I understand that any omission or misstatement of fact in the information given, which if known by RLI Insurance Company would have caused RLI Insurance Company to decline this application, is grounds for voiding the policy. I further understand that the policy will not provide uninsured or underinsured motorist coverage (unless uninsured or underinsured motorist coverage is required by state law for personal umbrella or excess liability), that minimum coverage limits on basic policies outlined above are necessary to warrant coverage under the Personal Umbrella policy for which I am applying, and that no insurance will be in effect until RLI Insurance Company issues a policy.

APPLICATION WILL NOT BE ACCEPTED WITHOUT APPLICANT'S ORIGINAL SIGNATURE:

If a Power of Attorney is used, a copy of the Power of Attorney letter must accompany the Application.

ALL QUESTIONS MUST BE EITHER VERIFIED OR ANSWERED IN ORDER FOR THE APPLICATION TO BE PROCESSED.

Applicant's Original Signature _____	Daytime Phone # _____ Date _____
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