



COMPREHENSIVE PERSONAL LIABILITY UNDERWRITING GUIDELINES
Hudson Excess Insurance Company (Non-Admitted)

PRODUCT LINE:	STAND ALONE COMPREHENSIVE PERSONAL LIABILITY
LIMITS:	\$100,000, \$300,000, \$500,000, \$1,000,000, \$2,000,000, \$3,000,000, \$4,000,000 or \$5,000,000 CSL
MEDICAL:	\$1,000, \$2,000 or \$5,000 per person
DEDUCTIBLE:	\$250 per occurrence
IDENTITY THEFT:	Unlimited restorative coverage for 12 months and up to \$25,000 for out of pocket expenses, no deductible
PERSONAL CYBER LIABILITY:	Limits for \$25,000 & \$50,000 available. The Personal Cyber Liability endorsement will cover Personal Computer Attacks, Home System Attacks, Cyber Extortion, Online Fraud and Data Breaches. A \$500 deductible applies to this coverage.

RISK SELECTION:

1. Insured and/or tenant occupied apartments, condominiums, co-ops, single-family homes, duplexes, triplexes, and vacant land.
2. Up to four owned units per location.
3. Policies may be written in the name of an Individual, Estate, Trust or LLC. See below for additional explanation on named insureds. Each LLC/Trust/Estate should fill out an LLC questionnaire.
4. Most short-term rentals are acceptable.
5. Farmland rented or leased to others. Farming operations will be excluded and the farmer must maintain liability coverage for the operation.

UNDERWRITING REQUIREMENTS

The Residence Premises covered by this policy must be located in the U.S. or its territories.

PERSONAL INJURY

Included on non-high-profile risks. High-profile risks must be submitted to the company. If included, an additional premium applies.

COURSE OF CONSTRUCTION

Any risk being built or renovated requires a Certificate of Insurance from the general contractor doing the work, (coverage may be bound without proof, however, if not received, policy will be cancelled).

ACCEPTABLE NAMED INSURED ON CPL

Owner occupied – Primary or Secondary owned by Trust or LLC – policy should be written in the name of the individual who resides in the home and add the Trust or LLC (entity) as a second named insured.

- CPL (owner occupied) policy can be written - [Individual Name] & [Individual Name] Trustee of the [Trust name]

Locations Rented to Others or Vacant Land - (i.e. non-owner occupied) – write in the name of the deeded owner, i.e. Trust, LLC, Estate or individual

- If deeded owner is a Trust or LLC, the individual/members do not have an insurable interest and should not be listed as insured
- CPL (non-owner occupied) policy can be written – [Individual Name] Trustee of the [Trust name]

Each deeded owner should have their own policy - For instance, if 123 LLC owns 123 Main St and 456 LLC owns 456 Main St but their members are the same, they each need their own policy. Refer to the above occupancy information for who else should be listed as a named insured.

INELIGIBLE RISKS

1. Risks in the name of a Business, Corporation, Partnerships, DBA's or LP.
2. LLC's formed for reasons other than individual asset protection, has employees or business exposure other than as a landlord.
3. The following additional insureds cannot be included: mortgagee, landlord, homeowner associations, municipalities, government entities. Property Managers can be added by endorsement
4. Any locations used as a Bed & Breakfasts, special events space, vineyards, zip lines, rock climbing walls, skateboard ramps, and student housing with more than 2 students.
5. Any risk where any applicant is convicted of a Felony or Insurance Fraud.
6. Risks with any farming operations done by named insured.
7. Risks where the primary residence is a motorhome, boat, or anything other than a permanent structure.
8. Risks where there are farm animals other than horses. No more than 5 horses per property. Horses which are used for business, such as riding lessons, boarding, breeding or racing must be excluded from coverage
9. Locations that are only accessible by watercraft.
10. Locations with more than 1499 acres of land.
11. No commercial properties

REFER TO COMPANY

1. Applicants who have any of the following:
 - a. An open claim
 - b. More than one (1) liability claim that exceeds \$25,000 in payment during the last five (5) years
 - c. More than two (2) liability claims in the past five (5) years
2. Applicants who have a loss submitted or paid by a company involving an animal. Any undomesticated animals in the household or animals with bite history, security training/fighting or aggressive tendencies. These will be excluded by endorsement.
3. Any applicant or any resident of the applicant's household currently or at any time had an occupation as an elected or appointed federal or state political figure, professional athlete or coach, entertainer, media personality or a senior executive officer of a publicly traded company.

4. Any location other than a personal residence.
5. Vacant land in excess of 300 acres.
6. Any locations with an increase in hazard such as unfenced pools, broken railings, boat docks, zip lines, rock climbing walls, skateboard ramps, student housing, etc.
7. Policies cancelled or non-renewed due to increased liability exposure.
8. Risks where the named insured is anything other than an individual, trust or estate, LLC.
9. Homes in excess of 6,000 square feet.
10. Risks with any fatality claim.
11. Any location where business is conducted on premises, including daycares regardless of compensation.
12. Locations undergoing renovations.

Since it is not possible to make rules to cover every situation, the Company reserves final decisions with respect to acceptance of risks, underwriting, and rates.