



EXCESS PERSONAL UMBRELLA LIABILITY UNDERWRITING GUIDELINES

PRODUCT LINE:	EXCESS PERSONAL UMBRELLA
ADMITTED LIMITS:	\$1,000,000 - \$5,000,000
NON- ADMITTED LIMITS:	\$1,000,000 - \$10,000,000 (available in most states)
UNINSURED/UNDERINSURED MOTORIST:	No coverage provided
IDENTITY THEFT	Unlimited restorative coverage for 12 months and up to \$25,000 for out of pocket expenses
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.

UNDERLYING REQUIREMENTS

1. Primary residence must be located in the US or its territories.
2. Minimum underlying personal umbrella coverage of \$1,000,000, in excess of the primary liability coverage.
3. The underlying personal umbrella carrier must have an AM Best or KBRA rating of B+ or better. If not rated by AM Best or KBRA, then a Demotech rating of S or better is acceptable.
4. Policies cannot be written in excess of a Hudson Insurance Company or Hudson Excess Insurance Company Primary umbrella policy.

INELIGIBLE RISKS:

1. Risks where the named insured is anything other than the individual
2. Any risk where any applicants have been convicted of a Felony or Insurance Fraud.
3. Risks where the primary residence is outside the United States or its territories.
4. Risks that do not meet the minimum underlying coverage requirements
5. Risks where the primary residence is a motorhome, boat, or anything other than a permanent structure.
6. Locations that are only accessible by watercraft
7. Any locations with unusual hazards including but not limited to Zip Lines, Rock Climbing Walls, Skateboard Ramps, Bed & Breakfasts, Special Events, Vineyards and Student Housing.
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. Commercial Properties

EXCLUDED RISKS

1. Aircrafts
2. Locations used for hunting
3. Watercraft used for racing
4. Drivers with unacceptable driving records can be excluded as vehicle and watercraft operators where allowable by state regulations.
 - a. States that prohibit such exclusions include, but may not be limited to, New York and Wisconsin. However, auto liability can be excluded for the entire policy.
5. Risks outside the United States with underlying carriers domiciled outside the United States (with the exception of Lloyds).
6. Risks with commercial underlying policies
7. Watercraft with maximum speed in excess of 60 MPH
8. Exposures without required minimum underlying limits
9. Medium to heavy trucks (i.e. semis and commercial trucks)
10. Residences with more than four units owned by the insured in a single location

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. Vacant land in excess of 300 acres
3. Locations used for hunting
4. Risks with a houseboat
5. Any driver that have been convicted of:
 - a. A major traffic conviction during the last (5) years (See Chargeable Violation section below).
 - b. Combination of more than two (2) moving convictions or at fault accidents during the last three (3) years
 - c. More than one (1) at-fault accident during the last three (3) years
 - d. Any risk with more than 5 total violations for all household members
 - e. Drivers over the age of 70 with any violations or accidents
 - f. Drivers under age 21 with any of the following:
 - i. More than 2 moving violations
 - ii. 1 or more accidents
 - iii. 1 or more major violation
6. Risks with drivers over the age of 80
7. 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.
8. Requested limits above \$5,000,000
9. Policies cancelled or non-renewed due to increased liability exposure
10. Risks with 12 or more rental units – we rate per unit not location
11. Risks with more than 12 vehicles
12. Homes in excess of 6,000 square feet
13. Any location where business is conducted on premises, including daycares regardless of compensation.
14. Risks with any fatality claim

15. 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
16. Risks with more than 6 owner occupied residences
17. Risks with more than 6 owned watercrafts

GUIDELINES:

1. "NAMED INSURED" – Policy must be written in the same name as the underlying Umbrella policy. Policy may only be written in the name of an Individual. No Partnerships, Corporations, Estates, Trusts, LLC's, DBA's or other commercial named insureds. All risks not in an individual's name must be submitted for review.
2. AUTOMOBILES – First two (2) automobiles are included in basic policy premium:
 - a. ATV'S, mopeds, motorhomes, motorcycles, and snowmobiles are considered automobiles for both underwriting requirements and rating.
 - b. MVR's are required on all drivers for new business.
 - d. Auto liability can be excluded for risks without acceptable driving records.
 - e. Drivers with unacceptable driving records can be excluded as vehicle and watercraft operators where allowable by state regulations (not available in NY & WI).
3. PROPERTY – First residence included in basic policy premium:
 - a. All exposures listed in the primary policy must be included or specifically excluded.
 - b. Rentals – Maximum of 4 owned units in a single location.
 - c. Personal Injury is excluded if it is not provided on underlying.
 - d. Locations with a hunting exposure must be submitted to the company.
4. WATERCRAFT:
 - a. Race boats are ineligible and must be excluded.
 - b. All watercraft over 40feet/350HP must have Hudson's USL&H Endorsement (HUD-PUMB0017).
 - c. Watercraft with any form of Ocean Marine or commercial coverage must be excluded.
5. FARMS – Small farms without commercial operations only. Gentleman's Farms: A gentleman's farm is an extremely small or non-operative farm. They are generally small acreages that are not used to produce large amounts of food, grain, or livestock for major markets. Gentleman's farms are also referred to as hobby farms. The gentleman farmer has an independent source of income and farms for pleasure rather than for money.

- a. No more than 1 employee.
- b. Less than \$25,000 of annual revenue from farming operations.
- c. No tobacco farms or vineyards.
- d. Cattle – no more than 5 head
- e. Horses – no more than 5 head
- f. Sheep – no more than 5 head
- g. Pigs – no more than 5 head
- h. Chickens – no more than 10 head

6. REQUIREMENTS – prior to binding:

- a. Proof of a valid license and current MVRs.
- b. Confirmation of underlying coverage: company and limits.
- c. Underlying umbrella policy declaration page.
- d. Application or renewal offer letter signed by the insured or legal representative.
- e. Confirmation of all Subjectivities listed on quote

7. CHARGEABLE VIOLATIONS:

Minor Violations (including but not limited to):

- a. Failure to Stop
- b. Speeding less than 25 MPH over listed limit
- c. Careless Driving
- d. Following too close
- e. Other moving violations

Major Violations (including but not limited to):

- a. DUI or DWI
- b. Hit & Run
- c. Reckless Driving
- d. Speeding more than 25 MPH over posted limit (excessive speeding)
- e. Evading Police
- f. Driving on a suspended license
- g. Exhibition of speed/drag racing
Voluntary/Involuntary
Manslaughter
- h. School bus violations

The higher violation is charged for incidents with more than one violation on the same occurrence.

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