

RLI PERSONAL UMBRELLA POLICY



3 Scenarios That Prove the Value of a Personal Umbrella Policy

Your customers' existing insurance policies may not be enough to cover a lawsuit or judgment against them. Offering them a **personal umbrella policy** from RLI Insurance Company will substantially increase their overall personal liability coverage beyond the basics provided under their auto and homeowners insurance policies.

Consider these three, real-life scenarios on the benefits of a personal umbrella policy.



SCENARIO 1: AUTOMOTIVE LIABILITY

An RLI policyholder was driving on a two-lane road when he struck a pedestrian walking home from work. The pedestrian suffered serious head trauma. The driver was not speeding, there was no alcohol involved and cell phone records show that no phone was in use at the time of this accident.

Outcome: RLI paid the \$2 million personal umbrella policy limit after the insured's underlying auto limit of \$500,000 was exhausted.



SCENARIO 2: IMPAIRED DRIVER

An RLI policyholder was driving when he was struck at high speed by an uninsured and intoxicated driver. The policyholder was airlifted from the accident scene to a hospital. He sustained spinal injuries and other complications as a result of the accident.

Outcome: Because the RLI Personal Umbrella Policy included coverage for excess uninsured/underinsured motorists with a policy limit of \$1 million, the policyholder was paid the full \$1 million, even though the accident was not his fault.



SCENARIO 3: BOATING ACCIDENT

An RLI policyholder was operating a ski boat on a lake with two passengers when a strong wind gust blew an inner tube out of the boat. A rope connected to the tube caught one of the passengers around the neck, launching her out of the boat and onto the dock. The passenger sustained injuries to her knee and hip. She was disabled and unable to work for six weeks.

Outcome: The primary insurance company paid its full policy limit, which was \$500,000 short of the total claim amount. The RLI Personal Umbrella Policy covered the remaining amount. Without the personal umbrella policy, the policyholder would have had to pay the \$500,000 out-of-pocket.

Contact RLI today to see how you can start offering personal umbrella policies to your customers.