

# Comprehensive Personal Liability Product

This product targets applicants for stand alone personal liability coverage for up to fifteen (15) locations.

## PRODUCT FEATURES:

- ▶ Coverage offered for owner occupied or tenant occupied one, two, three, and four family dwellings
- ▶ Coverage offered for condominium unit owners, mobile home owners, and tenants of multiple unit buildings
- ▶ Coverage for owner occupied secondary residences
- ▶ Coverage offered for dwellings under renovation or construction, where the insured is not the general contractor
- ▶ Individuals, Trusts, Estates, Limited Partnerships, Limited Liability Corporations (LLC), and Family Partnerships can be written as the named insured
- ▶ Limits of up to \$1,000,000 available
- ▶ \$5,000 Medical Payments Coverage included
- ▶ Celebrity Applicants are eligible
- ▶ Personal injury included
- ▶ Coverage for vacant land is available
- ▶ Incidental Office Occupancy is available
- ▶ Quote and bind up to \$1,000,000 on the Web
- ▶ A.M. Best rated A++ carrier



# Comprehensive Personal Liability Product — Personal Lines

This product targets applicants for stand-alone personal liability coverage.



## The HIT ZONE – *Our highest hit ratio*

- 📍 One and two family dwellings owner or tenant occupied (on a long term basis)
- 📍 Individuals may be written as named insureds who are not celebrities
- 📍 The named insured can be a Trust, Limited or Family Partnership, Limited Liability Corporation (LLC), or an Estate
- 📍 No business activities conducted on premises
- 📍 No liability losses within the past five (5) years

### ELIGIBLE RISKS – Includes all of the above characteristics except where amended below:

- ▶ Prior liability losses considered upon submission
- ▶ Dwellings under renovation or construction where the insured is not the general contractor
- ▶ One to four family dwellings owner or tenant occupied including seasonal or secondary dwellings
- ▶ Coverage offered for condominium unit owners, mobile home owners and tenants of multiple unit buildings
- ▶ Coverage for a vacant dwelling
- ▶ The named insured is a celebrity - such as an entertainer, professional musician or professional athlete
- ▶ There is an incidental home office or a child daycare on premises
- ▶ Coverage for stand-alone vacant land

### INELIGIBLE RISKS

- ▶ Locations in Louisiana and West Virginia
- ▶ Any residence with more than four (4) dwelling units
- ▶ Farm exposures
- ▶ Incidental Office Occupancy coverage for Computer Consultants or occupations with manufacturing, repair, food preparation or other industrial or retail processes
- ▶ Secondary/seasonal locations rented to others on a weekly or monthly basis
- ▶ If a business or day care exposure is covered by a carrier other than United States Liability Insurance Group
- ▶ Risks written in the name of a Corporation
- ▶ Houseboats, even if permanently moored
- ▶ If a vacant dwelling is neither currently for sale nor currently undergoing renovations/construction

# Comprehensive Personal Liability Product — Personal Lines

## PRODUCT ADVANTAGES

- ▶ Personal Injury included in basic policy
- ▶ A.M. Best rated A++ carrier
- ▶ Fast and easy access to quote and bind this product on our website

## AVAILABLE LIMITS

- ▶ Up to \$5,000 Medical Payments Coverage available
- ▶ Limits of liability up to \$1,000,000

## REQUIRED APPLICATION

- ▶ Our Comprehensive Personal Liability (CPL) Application or an ACORD Homeowners Application
- ▶ For any home day care exposure we require our Homeowners Day Care Supplemental Application prior to quoting