



ANY CHANGES MADE TO AN ANSWER ON THIS APPLICATION
MUST BE INITIALED BY THE APPLICANT.

PERSONAL UMBRELLA LIABILITY INSURANCE APPLICATION

RLI Insurance Company

Name

(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, trust or LLC.)

Primary

Residence Address

City State Zip

Mailing Address if different from Primary Residence Address

Address

City State Zip

Phone () -
E-mail:

Applicant's Brokering Agent Number	
Requested Effective Date	Premium
Coverage Limit Desired:	
\$5 Million <input type="checkbox"/>	\$3 Million <input type="checkbox"/>
\$2 Million <input type="checkbox"/>	\$1 Million <input type="checkbox"/>

* \$1 Million is the only policy limit available for PUP Special.

QUESTIONS 1-9	Please carefully read Questions 1 through 9 and respond by CIRCLING the correct number. If any question is unanswered or answered in the "Not Eligible" column, please do NOT send the application to RLI as it will NOT be accepted.	Preferred	Standard	*Standard II	*PUP Special (\$1 Mill Max)	Not Eligible
1.	How many motorized vehicles licensed for road use (<i>i.e., motor homes, motorcycles, cars, etc.</i>) are owned, leased, rented, or regularly operated by you or any member of your household ? Include company vehicles provided for your use, or for use by a member of your household . All vehicles licensed for road use need to be counted regardless of individual insurance. (Full Timers should count their RV as a vehicle and not a residence. Do not count antique/classic/ collectible vehicles covered under a collector automobile policy. See Question 10.)	0 1 2 3	4	5 6	7 8 9 10	11 or more
2.	How many residential properties are owned or rented by you or any member of your household ? Only 1-4 family units are eligible. Primary residences must have liability coverage under a policy containing comprehensive personal liability (including homeowners or farmowners). Seasonal, secondary or rental properties may have liability coverage under a comprehensive personal liability or premises liability policy. Do not include residential properties that are covered under a commercial general liability policy. Residential properties that are covered under a commercial or other non-personal premises liability policy are excluded from coverage.	0 1	2 3 4	5 6	7 8 9 10	11 or more
3.	How many watercraft, other than canoes, jet skis, waverunners or other personal watercraft, are owned or regularly operated by you or any member of your household ? Count only those craft between 14 and 45 ft. and with a maximum speed of 50 mph. Watercraft exceeding these limitations are excluded from coverage.	0	1 2	3		4 or more
4.	How many jet skis, waverunners or other personal watercraft are owned or regularly operated by you or any member of your household ?	0	1 2	3		4 or more
5.	What is the number of drivers ? (<i>Refer to the definition of 'Driver' on Page 3.</i>)	0 1 2	3 4 5 6		7 8	9 or more
6.	How many drivers are under the age of 22? In Kansas and Massachusetts, count only those drivers with six years or less driving experience. Driving with a permit is not considered driving experience and should therefore not be included within the six years as driving experience.	0	1 2	3 4		5 or more
7.	How many drivers are age 70 and over? Response not considered when determining the rating tier for applicants in Maine.	0	1 2 3 4			5 or more
8.	How many moving violations have all drivers had within the last 3 years? (In Florida, count only moving violations with 1 or more points assessed to the drivers license).	0	1 2	3 4	5 6	7 or more
9.	How many <u>at fault</u> accidents have all drivers had in the last 3 years? At fault accident includes any single or multi-car accident chargeable under a primary auto policy, any accident resulting in any payment for bodily injury or property damage, any single car accident resulting in a payment to an insured (unless caused by an animal), and/or any accident resulting in a citation to you or a member of your household with or without a conviction or final adjudication.	0	1	2	3	4 or more

* If there are **drivers** age 70 and over AND an answer to questions 8 or 9 falls under the Standard II (N/A in HI) or the PUP Special column, please do NOT send the application to RLI as it will NOT be accepted.

QUESTIONS 10 - 14 Please carefully read Questions 10 through 14 and print a response clearly on the line provided. All **members of your household** should be considered when answering these questions. If any question is unanswered, please do **NOT** send the application to RLI as it will **NOT** be accepted. Responses greater than zero may be referred to the company to determine eligibility and rating.

- 10. How many antique, classic and/or collectible vehicles are owned by **you** or any **member of your household**? Include private passenger vehicles licensed for road use, more than 20 years old, driven not more than 2,500 miles annually, owned for limited pleasure use, car shows and club events that are covered under a Collector Automobile policy. A \$25 charge per antique/classic/ collector vehicle applies. If the response is greater than 25, please do **NOT** send the application to RLI as it will **NOT** be accepted.
- 11. How many **drivers** have been licensed to drive in the U.S. less than one year, currently have a learner's permit, and/or have a non-U.S. driver's license? A year or more with a learner's permit does not qualify as a year with a driver's license.
- 12. How many arrests, citations or license suspensions for driving under the influence of alcohol or drugs and/or driving while intoxicated have all **drivers** had in the last 5 years/3 years in Montana?
- 13. How many acres of timberland, or land which is farmed, for which the liability coverage is provided by a Homeowners, Farmowners or Farm Comprehensive Personal Liability Policy (including partial ownership) do **you** or any **member of your household** own or lease?.....
- 14. How many residential properties owned or rented by **you** or any **member of your household** are located outside the United States of America (including its territories and possessions), Puerto Rico or Canada? Note: Policy Territory means anywhere in the world, provided suit is brought in the U.S., Puerto Rico or Canada.

QUESTIONS 15 - 20 Please carefully read Questions 15 through 20 and respond by checking a "Yes" or "No" block. All **members of your household** should be considered when answering these questions. If any question is unanswered or checked "Yes", please do **NOT** send the application to RLI as it will **NOT** be accepted.

- 15. Have **you** or any other **driver** had an arrest, citation or conviction for reckless driving, careless driving (in Florida, careless driving with 4 or more points), or negligent driving and/or had a driver's license suspended (for reasons other than driving under the influence of alcohol or drugs), revoked or refused in the last 5 years/3 years in Montana? (Careless or negligent driving N/A in SC.) YES NO
- 16. Have **you** or any **member of your household** been indicted, charged with or convicted of a felony within the last 5 years? YES NO
- 17. Do **you** or any **member of your household** have an occupation of a professional entertainer or athlete, media personality, or an appointed or elected federal or state political figure? (N/A for political figures in FL, OR and TX.) YES NO
- 18. Have **you** or any **member of your household** had any personal liability or personal auto bodily injury liability claims for which payment by your insurance company exceeded \$25,000 in the last 5 years? YES NO
- 19. Does any other **member of your household** or other person residing in **your** household have a Personal Umbrella policy with RLI Insurance Company other than this policy? YES NO
- 20. Do **you** or any **member of your household** own (including partial ownership) 6 or more residential properties rented to others that are not occupied in whole or in part at any time by **you** or any **member of your household**? Only 1-4 family units are eligible. **Do not include residential properties covered under a commercial or other non-personal premises liability policy as they are excluded from coverage.** YES NO

QUESTION 21 Please carefully read Question 21 and respond by checking a "Yes" or "No" block. If left unanswered or checked "No," please do **NOT** send the application to RLI as it will **NOT** be accepted.

Indicate Response Below

- 21. Do **you** and ALL **members of your household** agree to maintain the MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined below as a condition of coverage? For those limits that currently do not apply to **you** or any **member of your household**, **you** must 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. YES NO

PRIMARY RESIDENCE ONLY - REQUIRE HOMEOWNERS OR COMPREHENSIVE PERSONAL LIABILITY

\$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 or other non-personal premises liability policy are excluded from coverage.

FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY

(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

UNLICENSED RECREATIONAL VEHICLES (Including snowmobiles, ATVs, golf carts, 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

(Including boats, personal watercraft, jet skis and canoes)

(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.

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

QUESTION 22	Please carefully read Question 22 and respond by selecting one limit (A, B, or C) in the box provided. You MUST agree to maintain one of the three limits outlined in Question 22, regardless of whether you currently own, lease, rent or operate a vehicle. If left unanswered, please do NOT send the application to RLI as it will NOT be accepted.	Option A, B, or C Selected Below						
<p>22. Which of the following MINIMUM REQUIRED LIMITS OF AUTOMOBILE LIABILITY 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? If you elect to purchase Uninsured/Underinsured Motorist (UM/UIM) coverage in the states of FL, IN, LA, NH, VT or WV, the Required Basic UM/UIM Policy Limits must be equal to the liability limits for the Required Basic Automobile Liability Policy. You agree that this condition applies equally to personal use of a vehicle covered under a commercial automobile liability policy.</p>		A B C						
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center; border-bottom: 1px solid black;"><u>Limit A</u></td> <td style="width: 33%; text-align: center; border-bottom: 1px solid black;"><u>Limits B & C</u></td> <td style="width: 33%;"></td> </tr> <tr> <td style="border-right: 1px solid black; padding: 5px;"> <p style="text-align: center;"><u>Limit B</u></p> <p>\$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</p> <p>Limit A is ALWAYS REQUIRED if there are drivers under the age of 22 in the household -OR- if the answer to question 12 is >0 -OR- in Kansas and Massachusetts, if there are drivers with six years or less driving experience in the household.</p> </td> <td style="border-right: 1px solid black; padding: 5px;"> <p style="text-align: center;"><u>Limit C</u></p> <p>\$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)</p> <p>Limits B and C are available options ONLY if all drivers in the household are age 22 and over. Limit C is NOT available if UM/UIM is purchased; and/or if there are any drivers age 70 or over in the household; and/or if any response to Questions 1-9 falls under the Standard II column (N/A in HI); and/or if any response to Questions 1-9 falls under the PUP Special column.</p> </td> <td style="padding: 5px;"> <p>\$100,000 Bodily Injury per person/ \$300,000 Bodily Injury per occurrence/ \$ 50,000 Property Damage per occurrence</p> <p style="text-align: center;">The choice of Limit C results in a higher premium.</p> </td> </tr> </table>			<u>Limit A</u>	<u>Limits B & C</u>		<p style="text-align: center;"><u>Limit B</u></p> <p>\$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</p> <p>Limit A is ALWAYS REQUIRED if there are drivers under the age of 22 in the household -OR- if the answer to question 12 is >0 -OR- in Kansas and Massachusetts, if there are drivers with six years or less driving experience in the household.</p>	<p style="text-align: center;"><u>Limit C</u></p> <p>\$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)</p> <p>Limits B and C are available options ONLY if all drivers in the household are age 22 and over. Limit C is NOT available if UM/UIM is purchased; and/or if there are any drivers age 70 or over in the household; and/or if any response to Questions 1-9 falls under the Standard II column (N/A in HI); and/or if any response to Questions 1-9 falls under the PUP Special column.</p>	<p>\$100,000 Bodily Injury per person/ \$300,000 Bodily Injury per occurrence/ \$ 50,000 Property Damage per occurrence</p> <p style="text-align: center;">The choice of Limit C results in a higher premium.</p>
<u>Limit A</u>	<u>Limits B & C</u>							
<p style="text-align: center;"><u>Limit B</u></p> <p>\$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</p> <p>Limit A is ALWAYS REQUIRED if there are drivers under the age of 22 in the household -OR- if the answer to question 12 is >0 -OR- in Kansas and Massachusetts, if there are drivers with six years or less driving experience in the household.</p>	<p style="text-align: center;"><u>Limit C</u></p> <p>\$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)</p> <p>Limits B and C are available options ONLY if all drivers in the household are age 22 and over. Limit C is NOT available if UM/UIM is purchased; and/or if there are any drivers age 70 or over in the household; and/or if any response to Questions 1-9 falls under the Standard II column (N/A in HI); and/or if any response to Questions 1-9 falls under the PUP Special column.</p>	<p>\$100,000 Bodily Injury per person/ \$300,000 Bodily Injury per occurrence/ \$ 50,000 Property Damage per occurrence</p> <p style="text-align: center;">The choice of Limit C results in a higher premium.</p>						
<p>If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local insurance agent.</p>								

QUESTION 23	Please complete the following for all members of your household age 14 and over . Also include on this list any other person who operates a vehicle owned, leased, rented or regularly operated by you or a member of your household at least 50% or more of that vehicle's use.								
FULL NAME			DATE OF BIRTH	LICENSED? Y/N	DRIVERS LICENSE OR PERMIT NUMBER	STATE	RELATIONSHIP TO APPLICANT	NUMBER OF MOVING VIOLATIONS	NUMBER OF DUI/DWI
FIRST	MI	LAST							

DEFINITIONS: As used herein, '**you,**' '**your,**' and '**I**' means the applicant. '**Member 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 owned, leased, or regularly operated by **you** or a **member of your household** at least 50% or more of that vehicle's use.

Please be sure to sign application on the back page.

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.**

UNINSURED/UNDERINSURED MOTORIST (UM/UIM) COVERAGE: As required by state law, UM/UIM coverage is offered in select states below for an additional premium. Required Basic UM/UIM policy limits must be equal to the liability limits for the Required Basic Automobile Liability Policy. **FL and WV:** If you elect to purchase this coverage, you are required to accept this coverage in writing and pay the additional premium. If you accept UM/UIM coverage you must complete and return form PUP257B in FL or forms PUP547A and PUP547B in WV. Receipt of the applicable form(s) by the company will result in an additional premium for this coverage. **VT:** Matching limits of UM/UIM are available for an additional premium. If you elect to reduce the UM/UIM limits to the statutory minimum of \$100,000, you must complete and return form PUP257D. Receipt of the applicable form by the company will result in a reduction in the premium. **IN, LA and NH:** If you elect to reject UM/UIM coverage you must complete and return form PUP257A in IN and NH and PUP517 in LA. Receipt of the applicable form by the company will result in a reduction in the premium. **All Other States:** UM/UIM coverage is not offered.

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand that as a 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 the 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 voids the policy. I agree that I will acquire and maintain Minimum Required Limits of Liability for all additional exposures (drivers, houses, vehicles, watercraft, etc.) if they become applicable during the policy period. The insured's Brokering Agent shall not have the right to make, alter, modify, or discharge any contract or policy issued on the basis of this Application. I understand that the application and prepayment of premium must be accepted by RLI Insurance Company.

**I UNDERSTAND THIS APPLICATION IS NOT A BINDER.
NO INSURANCE WILL BE IN EFFECT UNTIL RLI INSURANCE COMPANY ISSUES A POLICY.**

DATE _____ APPLICANT'S ORIGINAL SIGNATURE: _____

(FL Requirement: This application is in compliance with Section 626.752, Florida Statutes. A copy has been furnished to the applicant and coverage is Not Bound.)

APPLICANT'S BROKERING AGENT'S SIGNATURE: _____

APPLICANT'S BROKERING AGENCY'S NAME: _____

APPLICANT'S BROKERING AGENCY'S ADDRESS: _____

APPLICANT'S BROKERING AGENT'S LICENSE ID #: _____

**ANY CHANGES MADE TO AN ANSWER ON THIS APPLICATION MUST BE INITIALED BY THE APPLICANT.
THE SAME VERSION DATE MUST APPEAR ON ALL 4 PAGES OF THE APPLICATION.**

A PREMIUM CHECK MUST ACCOMPANY THE APPLICATION TO COMPLETE PROCESSING.