

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

PLEASE PRINT ALL INFORMATION CLEARLY.

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. A policy cannot be issued in the name of an estate or trust.)

Primary Residence Address _____

City _____ State _____ Zip _____

Mailing Address if different from Primary Residence Address
 Address _____

City _____ State _____ Zip _____ Home Phone () _____ - _____ Birth year 19 _____

RLI Agent Number	
Requested Effective Date	Premium
_____ <small>Month Day Year</small>	_____ .00
Coverage Limit Desired:	
<input type="checkbox"/> \$5 Million <input type="checkbox"/> \$3 Million <input type="checkbox"/> \$2 Million <input type="checkbox"/> \$1 Million	

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 50% or more which is owned, leased or regularly operated by you or a member of your household.

QUESTIONS 1-9	Preferred	Standard	*Standard II	Not Eligible
Please respond to each of the following questions 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.				
1. How many motorized vehicles licensed for road use (i.e., motorhomes, motorcycles, cars, etc.) are owned, leased, 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. Don't count antique/classic/collectible vehicles covered under a collector automobile policy; N/A in LA)	0 1 2 3	4	5 6	7 or more
2. How many residential properties are owned or rented by you or any member of your household? (Include any properties for which the liability coverage is provided by a policy including Personal Liability coverage, including a Farmowner's Policy.)	0 1	2 3 4	5 6	7 or more
3. How many watercraft, other than canoes, jet skis and waverunners, are owned or regularly operated by you or any member of your household? (Count only those watercraft between 14 and 45 feet and with a maximum speed less than 51 mph.) Watercraft exceeding these limitations are excluded from coverage.	0	1 2	3	4 or more
4. How many jet skis and/or waverunners 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 ? (Refer to the definition of 'Driver' above.)	0 1 2	3 4 5 6		7 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. A Motor Vehicle Record (MVR) is required with the application for these drivers in the state of Hawaii.....	0	1 2	3 4	5 or more
7. How many drivers are age 70 and over ? (N/A in ME).....	0	1 2 3 4		5 or more
8. How many moving violations have all drivers had within the last 3 years ?	0	1 2	3 4	5 or more
9. How many at fault accidents have all drivers had in the last 3 years? (At fault accident includes any single and multi-car accident chargeable under the primary auto policy, any accident resulting in third party liability payment (BI or PD), any single car accident resulting in a first party payment, and/or an accident resulting in a citation.)	0	1	2	3 or more

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

Please continue to page 2

QUESTION 10 If Question 10 is left unanswered or the response is greater than 25, please do **NOT** send the application to RLI as it will **NOT** be accepted.

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. N/A in LA) _____

QUESTIONS 11-18 Please respond to each of the following questions by checking a "YES" or "NO" block. If any question is unanswered or checked "YES," please do **NOT** send the application to RLI as it will **NOT** be accepted.

- 11. Have **you** or any other **driver** 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 with a learner's permit does not qualify as a year with a driver's license.) YES NO
- 12. Have **you** or any other **driver** had a citation/conviction for driving under the influence of alcohol or drugs, reckless driving, careless driving (in Florida, careless driving with 4 or more points), or negligent driving and/or had a driver's license suspended, revoked or refused in the last 5 years? (Careless or negligent driving N/A in SC.) YES NO
- 13. Has any one **driver** had more than 3 moving violations in the last 3 years? YES NO
- 14. Has any **driver** under the age of 22 or over the age of 79 had a driving incident within the last 3 years? (Incident means an at fault accident or moving violation. N/A for drivers over the age of 79 in HI.) YES NO
- 15. Do **you** or any **member of your household** own or lease timberland, or land which is farmed, in excess of 640 acres, for which the liability coverage is provided by either a Homeowners, Farmowners, or Farm Comprehensive Personal Liability Policy (including partial ownership)? YES NO
- 16. 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
- 17. 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
- 18. 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

QUESTION 19 PLEASE RESPOND TO QUESTION 19 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
 YES NO

19. 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?

<p>HOMEOWNERS OR PERSONAL LIABILITY \$300,000 per occurrence – OR – \$100,000 per occurrence, if you reside in Florida AND your primary residence is a mobile home</p> <p>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</p> <p>WORKERS' COMPENSATION (Required only if you reside in New York and employ a residence employee less than 40 hours a week for whom coverage is required under the New York Workers' Compensation Law.) New York Statutory Limits</p>	<p>EMPLOYER'S LIABILITY (Required only if you reside in New York and employ a residence employee less than 40 hours a week for whom coverage is required under the New York Workers' Compensation Law.) \$300,000 each accident/\$300,000 policy limit/ \$300,000 each employee</p> <p>UNLICENSED RECREATIONAL VEHICLES (i.e., snowmobile, ATV, 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 – OR – \$100,000 Bodily Injury per person/\$300,000 Bodily Injury per occurrence/\$25,000 Property Damage per occurrence</p>	<p>WATERCRAFT (Including jet skis and waverunners) (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</p> <p>NOTE: The RLI Personal Umbrella does not provide coverage for watercraft exceeding 45 ft and/or 50 mph. This exclusion does not apply to jet skis and waverunners.</p> <p>RLI IN-HOME BUSINESS POLICY (Required only if you reside in Hawaii <u>and</u> coverage for claims arising out of your in-home business is desired under RLI's Personal Umbrella Policy.) \$1,000,000 per occurrence</p>
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If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local insurance agent.

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QUESTION 20	PLEASE CAREFULLY READ QUESTION 20 AND RESPOND BY CIRCLING ONE LIMIT (A, B, OR C) IN THE BOX PROVIDED. You MUST agree to maintain one of the limits outlined in question 20, 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.	Circle A, B, or C Below			
20. 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? You agree that this condition applies equally to personal use of a vehicle under a commercial automobile liability policy.		A B C			
<table style="width: 100%; border: none;"> <tr> <td style="width: 33%; border-right: 1px solid black; padding: 5px;"> <p style="text-align: center;"><u>Limit A.</u></p> <p>Limit A. is ALWAYS REQUIRED if there are drivers under the age of 22 in the household –OR– in Kansas and Massachusetts, if there are drivers with six years or less driving experience in the household.</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> </td> <td style="width: 33%; border-right: 1px solid black; padding: 5px;"> <p style="text-align: center;"><u>Limits B. & C.</u></p> <p>Limits B. and C. are available options only if there are no drivers under the age of 22 in the household. Limit C. is not an available option if there are drivers over the age of 69 in the household and/or any response to Question 1-9 falls under the Standard II column. (N/A in HI.)</p> <p style="text-align: center;"><u>Limit B.</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> </td> <td style="width: 33%; padding: 5px;"> <p style="text-align: center;"><u>Limit C.</u></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> </td> </tr> </table>			<p style="text-align: center;"><u>Limit A.</u></p> <p>Limit A. is ALWAYS REQUIRED if there are drivers under the age of 22 in the household –OR– in Kansas and Massachusetts, if there are drivers with six years or less driving experience in the household.</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 style="text-align: center;"><u>Limits B. & C.</u></p> <p>Limits B. and C. are available options only if there are no drivers under the age of 22 in the household. Limit C. is not an available option if there are drivers over the age of 69 in the household and/or any response to Question 1-9 falls under the Standard II column. (N/A in HI.)</p> <p style="text-align: center;"><u>Limit B.</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 style="text-align: center;"><u>Limit C.</u></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 style="text-align: center;"><u>Limit A.</u></p> <p>Limit A. is ALWAYS REQUIRED if there are drivers under the age of 22 in the household –OR– in Kansas and Massachusetts, if there are drivers with six years or less driving experience in the household.</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 style="text-align: center;"><u>Limits B. & C.</u></p> <p>Limits B. and C. are available options only if there are no drivers under the age of 22 in the household. Limit C. is not an available option if there are drivers over the age of 69 in the household and/or any response to Question 1-9 falls under the Standard II column. (N/A in HI.)</p> <p style="text-align: center;"><u>Limit B.</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 style="text-align: center;"><u>Limit C.</u></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>			
If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local insurance agent.					

QUESTION 21	Please complete the following for all drivers. If any driver information is left unanswered, please do NOT send the application to RLI as it will NOT be accepted.
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	FULL NAME			DATE OF BIRTH			LICENSED?		DRIVERS LICENSE NUMBER	STATE	RELATIONSHIP TO APPLICANT
	LAST	FIRST	MI	MO	DAY	YR	YES	NO			
1.											
2.											
3.											
4.											
5.											
6.											

OPTIONAL:
<input type="checkbox"/> Do you operate a business based in your home? If so, please check this box to receive information about RLI's In-Home Businessowners Policy. This policy is designed specifically for people operating businesses from their homes (most homeowners policies exclude coverage for business pursuits) and combines comprehensive coverage on business personal property with up to \$1,000,000 in business liability protection.

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.**

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, which if known by RLI Insurance Company would have caused RLI Insurance Company to decline this application, is grounds for voiding the policy. I further understand that the policy will not provide Uninsured or Underinsured Motorist coverage (unless Uninsured or Underinsured Motorist coverage is required by state law for personal umbrella or excess liability), that minimum coverage limits on basic policies outlined/chosen on pages 2 and 3 of this application are necessary to warrant coverage under the Personal Umbrella policy for which I am applying, and application terms and prepayment of premium must be accepted by RLI Insurance Company.

UNINSURED/UNDERINSURED MOTORIST COVERAGE: Uninsured/Underinsured Motorist coverage is provided in the states of **Florida, Indiana, Louisiana, New Hampshire, Vermont, and West Virginia** for an additional premium. You are required to maintain Uninsured/Underinsured Motorist coverage limits equal to the limits required for your underlying automobile liability coverage. *If you elect to reject Uninsured/Underinsured Motorist coverage you must complete form PUP 257-A (PUP 257-B in Florida and Indiana) and there will be a reduction in the premium charged for your Personal Umbrella Liability Policy. In Louisiana, form 517 is required with the application; and in West Virginia, form PUP 547B is required with the application.*

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand that as part of the underwriting procedure, an investigative consumer report may be prepared. This inquiry includes information as to my driving record, general reputation, personal characteristics and mode of living. I understand that the investigation will be handled in the strictest confidence. I understand that information as to the nature and scope of the report will be provided upon request.

Date _____ Applicant's Original Signature _____

Date _____ Producer's Signature _____

Agency Name _____

(please print)

Agency Address _____

Agent's License Number (Florida agents only) _____

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.

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

A PREMIUM CHECK MUST ACCOMPANY THE APPLICATION TO COMPLETE PROCESSING.

NO INSURANCE WILL BE IN EFFECT UNTIL RLI INSURANCE COMPANY ISSUES A POLICY.