



SCOTTSDALE INSURANCE COMPANY®
PERSONAL UMBRELLA

PERSONAL UMBRELLA Policy Guidelines



COUNTRYWIDE



SCOTTSDALE INSURANCE COMPANY®

PERSONAL UMBRELLA

Limits Available: \$1 to \$5 million
(\$3 to \$5 million Require Company Approval)
(\$1 million maximum limit in: AK, IN, LA, NH, VT and WV)

ELIGIBILITY GUIDELINES

The prospective insured must be an individual or husband and wife if residing in the same household. Policies will be issued in the name of the Applicant and, if applicable, the spouse's name only, as the coverage automatically extends to the other family members in the applicant's household.

Underlying Carrier must have a **B+** or better **Best's Rating**.

The following are ineligible:

- Professional Entertainers
- Athletes
- Political Figures

The following professions are submit:

- Journalist, including Reporters and Newscasters

Prior Liability Claims greater than \$5,000:

Details are required for any applicant and/or member of their household who has had any liability claim that exceeds \$5,000 during the last five years.

AUTOMOBILE EXPOSURES:

- Minimum Underlying Limits: **\$250/500/100 or \$500 Combined Single Limits.**
- Up to seven motorized land vehicles (including, but not limited to motorcycles, ATV's, snowmobiles and motor homes) are allowed in the applicant's household.

If the total number of vehicles in the household exceeds seven **Please Submit for Consideration.**

- **UM/UIM is excluded** on this policy. For an additional premium coverage can be endorsed onto the policy in AK, FL, IN, LA, NH, VT and WV.

If UM/UIM is elected, the additional premium charge is per vehicle. Underlying UM/UIM limit must be the same as BI limit. **Coverage cannot be added mid-term.**

Maximum limit available for UM/UIM: **\$1,000,000.**

- Applicants and/or members of their household cannot participate in any organized racing of motorized vehicles.

- Maximum accident or traffic violations for any driver during the last three years.
 - one at fault accident or
 - three minor violations

If two or more at fault accidents or more than three minor violations **Please Submit for Consideration.**

- Drivers 70 years or older with driving activity must submit a physician's statement with the new business application and at every third renewal anniversary.
- MVR's required for all drivers on new business and every third renewal anniversary. MVR's are also required on all drivers that are added to the policy mid-term.

Additional Provisions:

- Insureds who do not have drivers licenses and do not own, rent or borrow autos may elect to exclude all auto liability coverage. **DL 98 11 must be attached.**
- Insureds who do not own or lease autos, but have drivers licenses and occasionally rent or borrow autos, may elect to cover autos to the same extent coverage is provided in underlying insurance. **DL 98 12 must be attached.**
- Designated vehicle(s) may be excluded. **DL 98 13 must be attached.**
- Designated recreational motor vehicle(s) may be excluded. **DL 98 14 must be attached.**

PERSONAL LIABILITY EXPOSURES:

- Minimum underlying limits: **\$300,000.**
- The underlying coverage must be written on a Homeowners or Comprehensive Personal Liability coverage form.
- **Personal Injury** is required on the underlying policy any applicants and/or members of their household hold any positions with any nonprofit organization.
- If the number of insured premises including the applicant's primary residence, secondary residence, seasonal properties and rental properties exceed eight. **Please Submit for consideration.**

Additional Provisions:

- Designated Premises, other than the primary location may be excluded. **DL 98 16 must be attached.**



SCOTTSDALE INSURANCE COMPANY® PERSONAL UMBRELLA

FARM OR RANCH EXPOSURES:

- Minimum Underwriting Liability Limits: **\$500,000.**
- Liability charge applies to each full and/or part-time employee.
- Employers Liability must be **excluded.**
(Attach PXS-8)

WATERCRAFT EXPOSURES:

- Minimum underlying limits: **\$300,000 Combined Single Limits.**
- If the watercraft (motorized or non-motorized) exceeding 40 feet in length and/or 260 horsepower (I/O or inboard) or 100 HP (outboard) **Please Submit for Consideration.**

Do not include watercraft under 14 feet or under 25 horsepower

- If the applicant owns a Jet Ski or wet bike, the minimum underlying Liability requirement is **\$500,000 Combined Single Limits.**
- Applicant and/or any member of their household cannot participate in any organized racing of watercraft.

Additional Provisions:

- Designated watercraft may be excluded.
DL 98 15 must be attached.

GENERAL INFORMATION

1. Premium adjustments may be made during the policy period because of changes in exposures (either increase or decrease).
2. A fully completed and signed Company application is required on new business. A fully completed Renewal Questionnaire is required each anniversary. After every third anniversary, a new fully completed Company application is required. **Only company application or questionnaire forms will be accepted for this program.**
3. If applicant and/or any member of their household has an existing company Personal Umbrella Policy another policy cannot be written.
4. If the application is acceptable, coverage will become effective when the completed and signed application is received and underwritten by our General Agent, unless a later effective date is requested.



SCOTTSDALE INSURANCE COMPANY®

PERSONAL UMBRELLA STATE OF OKLAHOMA PREMIUM COMPUTATION

The basic premium charge contemplates a primary residence and two vehicles. Additional charges apply for additional exposures as noted below. The total amount due shall be calculated by adding the basic premium charge, any additional exposure charges and the policy fee; then calculating the tax and stamping fee on the total premium and fee.

Minimum Underlying Limits: \$300,000 Personal Liability, \$250/500/100 or \$500 CSL Automobile and \$300,000 Watercraft.

BASIC CHARGE \$1 million limit (Including primary residence and two vehicles) \$ 185.00

Additional Charges

ADDITIONAL VEHICLES (Including automobiles, motorcycles and motor homes)
in excess of 2 _____ x \$25.00 each \$ _____

YOUNG DRIVERS (Drivers 25 years of age and under)
of young drivers _____ x \$40.00 each \$ _____

ADDITIONAL PREMISES (Including secondary residences, seasonal and rental properties)
_____ x \$15.00 each (Per Family) \$ _____

WATERCRAFT (Including Jet Skis or Wet Bikes)
_____ x \$30.00 each \$ _____

FARM & RANCH
of employees _____ x \$50.00 each \$ _____

of acres _____ x (see chart) \$ _____

Surcharges \$ _____

Increased Limits Factors	
\$2 million	1.85
\$3 million	2.40
\$4 million	2.90
\$5 million	3.40

} **SUBMIT**

For limits in excess of \$2 million, the following may effect eligibility, pricing and/or underlying requirements:

- High profile and sports cars
- Young drivers with less than 2 years experience
- Young drivers with citations or accidents
- Motorcycles, jet skis, ATVs
- Farms

Optional Forms/Special Notes:

\$1 Million Total \$ _____

Increased Limits Factor X _____

Increased Limits Total = \$ _____

UNINSURED MOTORISTS/
UNDERINSURED MOTORISTS **EXCLUDED**

Subtotal = \$ _____

Policy Fee \$ _____

Surplus Lines Tax \$ _____

Stamping Fee \$ _____

\$ _____

\$ _____

TOTAL AMOUNT DUE \$ _____



SCOTTSDALE INSURANCE COMPANY®

PERSONAL UMBRELLA

Additional Charges

The Following Surcharges are Subject to Prior Company Approval

ACREAGE CHARGE IN EXCESS OF 100 ACRES

Number of Acres	Premium
0 TO 100	INCLUDED
101 TO 200	+ \$ 50.00
201 TO 400	+ \$100.00
401 TO 640	+ \$150.00
641 TO 750	+ \$250.00
751 TO 1,000	+ \$400.00
OVER 1,001	PLEASE SUBMIT

IF WATERCRAFT HORSEPOWER EXCEEDS:

INBOARD/OUTBOARD		
Horsepower	MIN U/L	Surcharge
261/275	= 500,000	+\$ 30.00
276/300	= 500,000	+\$ 75.00
301/350	=1,000,000	+\$100.00
351/400	=1,000,000	+\$200.00

OUTBOARD		
Horsepower	MIN U/L	Surcharge
101/125	= 500,000	+\$ 30.00
126/150	= 500,000	+\$ 75.00
151/175	= 500,000	+\$125.00
176/200	=1,000,000	+\$150.00

DRIVING RECORD SURCHARGE (PER HOUSEHOLD)

	<u>1MM</u>	<u>2MM</u>	<u>3MM</u>	<u>4MM</u>	<u>5MM</u>
First 3 moving convictions past 36 mo.			No Surcharge		
Each additional moving conviction in past 36 mo. per household	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75
First chargeable accident past 36 mo.			No Surcharge		
Each additional chargeable accident per household past 36 mo.	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75
First major conviction in past 36 mo.	\$250	\$300	\$350	\$400	\$450
One (1) major conviction plus any moving conviction	\$300	\$350	\$400	\$450	\$500