



# ARROWHEAD Personal Umbrella



## Personal Umbrella Overview

### Highlights

- \$1/2/3/5 million liability limits available
- \$100/300/50 underlying auto limits available (drivers ages 22-69)
- Drivers under 22 acceptable with 1 incident
- MVRs or medical records not required with submission
- Classic, showroom and antique vehicles acceptable (Add \$25 per vehicle to premiums listed in the tables)
- New Special Tier accepts up to 10 vehicles and properties, up to 8 drivers, 3 accidents and 6 violations, 1 DUI and acreage up to 1280 (additional charges apply per added exposure)

### Program Qualifications

- Maximum of 10 vehicles licensed for road use (owned, leased or regularly operated by the insured or a member of the household)
- Maximum of three watercraft (other than canoes, jet skis and wave-runners)
- Maximum of 8 drivers
- \$300,000 underlying homeowners limit required

### Submissions

- Quote and submit applications via RLI Access Link in Arrowhead Exchange
- Mail original, signed application and annual premium payment to Arrowhead
- Make checks payable to RLI Insurance Company or Arrowhead General Insurance Agency, Inc.
- Completed application and payment must be received within 5 business days of the requested effective date
- Renewals can be paid by phone with a credit or debit card by calling RLI at 800.526.1754

### Endorsements

- Changes to the following may be submitted midterm via mail or fax:
  - Insured name
  - Address
  - Add/delete UM/UIM coverages
  - Liability limits
- All other endorsements will be processed at renewal

### Risks with \$100/300/50 underlying auto liability (Option C)

Zip Codes	Class	\$1M	\$2M	\$3M	\$5M
900-908, 910-919, 921, 926-928, 940, 941, 943, 944	Preferred	\$389	\$700	\$934	\$1,225
	Standard	\$460	\$828	\$1,104	\$1,449
920, 922-925, 930, 933, 935, 937, 938, 942, 945-948, 950-953, 956, 958	Preferred	\$355	\$639	\$852	\$1,118
	Standard	\$417	\$751	\$1,001	\$1,314
All Other	Preferred	\$318	\$572	\$763	\$1,002
	Standard	\$347	\$625	\$833	\$1,093

### Risks with underlying auto limits of \$500/500/50 or \$500 CSL (Option A), \$250/500/50, \$300/300/50 or \$300 CSL (Option B)

Zip Codes	Class	\$1M	\$2M	\$3M	\$5M
900-908, 910-919, 921, 926- 928, 940, 941, 943, 944	Preferred	\$236	\$425	\$566	\$743
	Standard	\$279	\$502	\$670	\$879
	Standard w/ Youth	\$446	\$803	\$1,070	\$1,405
	Standard II	\$360	\$648	\$864	\$1,134
	Standard II w/ Youth	\$576	\$1,037	\$1,382	\$1,814
920, 922-925, 930, 933, 935, 937, 938, 942, 945-948, 950-953, 956, 958	Preferred	\$215	\$387	\$516	\$677
	Standard	\$253	\$455	\$607	\$797
	Standard w/ Youth	\$405	\$729	\$972	\$1,276
	Standard II	\$312	\$562	\$749	\$983
	Standard II w/ Youth	\$499	\$898	\$1,198	\$1,572
All Other	Preferred	\$193	\$347	\$463	\$608
	Standard	\$210	\$378	\$504	\$662
	Standard w/ Youth	\$336	\$605	\$806	\$1,058
	Standard II	\$258	\$464	\$619	\$813
	Standard II w/ Youth	\$413	\$743	\$991	\$1,301

## How can we help your agency sell our Umbrella Product?

Contact Natalie Lara at  
[NLara@ArrowheadGrp.com](mailto:NLara@ArrowheadGrp.com)  
 or call 800.333.5553 x6315