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

Applicant's Brokering Agent Number

Nar	The named insured may be a maximum of two individuals, provided both individuals reside in the same household.	(Ar	oplicant's Brokering	Agent Numbe	r)		
ъ.	This policy cannot be issued in the name of an estate, trust or LLC.)	Re	quested Effective Da	te Pr	emium			
	nary idence Address		<u> </u>	ر الــــــــــــــــــــــــــــــــــــ		00 │		
City	Zip		Covera Million \$\square\$ \$3 \text{ Million}\$	year		lillion		
	lling Address if different from Primary Residence Address							
Add	ress	Phone ()					
City	Zip	Email Ac	ldress					
QU	Please carefully read Questions 1 through 9 and respond by CIRCI correct number. If any question is unanswered or answered in the column, please do NOT send the application to RLI as it will NOT	"Not Eligi	ble" ed. Preferred	Standard	*Standard II	Not Eligible		
1.	How many motorized vehicles licensed for road use <i>(i.e., motorhomes, motorcycles, cars, etc.</i> rented, leased, or regularly operated by you or any member of your household ? Inc vehicles provided for your use, or for use by a member of your household . All vehic for road use need to be counted regardless of individual insurance. (Full Timers shou RV as a vehicle and not a residence. Do not count antique/classic/collectible vehicles under a collector automobile policy. See Question 10.)	lude compa cles licensed ld count the covered	any d eir	4	5 6	7 or more		
2.	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 policy. Do not include residential properties that are covered under a commercial general liability policy. Residential properties covered under a commercial general liability policy are excluded from coverage							
3.	How many watercraft, other than canoes, jet skis, waverunners or other person are owned or regularly operated by you or any member of your household? Of those watercraft between 14 and 45 feet and with a maximum speed less than 5 Watercraft exceeding these limitations are excluded from coverage.	Count only 51 mph.	,	1 2	3	4 or more		
4.	How many jet skis, waverunners or other personal watercraft are owned or reguoperated by you or any member of your household ?	ılarly		1 2	3	4 or more		
5.	What is the number of drivers ? (Refer to the definition of ' Driver ' on Page 3.)			3 4 5 6		7 or more		
6.	How many drivers are under the age of 22? In Kansas and Massachusetts, coun drivers with six years or less driving experience. Driving with a permit is not of driving experience and should therefore not be included within the six years as	onsidered	se					
7	experience	ining the	0	1 2	3 4	5 or more		
7.	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?			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 any single or multi-car accident chargeable under a primary auto policy, any accident any payment for bodily injury or property damage, any single car accident result payment to an insured (unless caused by an animal), and/or any accident resulting to you or a member of your household with or without a conviction or final adjute.	ent resultir Iting in a g in a citati	ng on	1	2	3 or more		
	* If there are drivers age 70 and over AND an answer to any of	the questi	ons falls under t					

be accepted. Page 1 of 4 pages PUP 276 (07/08) Please continue to page 2

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 Question 10 is left unanswered or the response is greater than 25, please do NOT send the application to RLI as it will NOT

QI	UESTIO	NS
	11-21	

Please carefully read Questions 11 through 21 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.

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 or more 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 an arrest, citation or conviction for driving under the influence of alcohol or drugs, reckless driving, careless driving (in FL, 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/3 years in MT? (Careless or negligent driving N/A in SC.)		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 age 80 or over had a driving incident within the last 3 years? Incident means an at fault accident or moving violation. $(N/A \text{ for drivers age } 80 \text{ or over in HI.})$	YES 🗆	NO □
15.	Have you ar any member of your household been convicted of a felony within the last 5 years?	YES \Box	NO 🖵
16.	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 🖵
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.)		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.	Are any of the residential properties owned or rented by you or any member of your household located outside the U.S. (including its territories and possessions), Puerto Rico or Canada?	YES 🗆	NO 🖵
20.	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 🖵
21.	Do you or any member of your household own (including partial ownership) 6 or more residential properties rented to others that are <u>not</u> 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 general liability policy as they are excluded from coverage.	YES 🗆	NO 🗖
QU	Please carefully read Question 22 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.	Indic Respo Belo	nse
22.	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	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 general liability policy are excluded from coverage.

FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY

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.

(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 23

Please carefully read Question 23 and respond by circling one limit (A, B, or C) in the box provided. You MUST agree to maintain one of the three limits outlined in Question 23, **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

23. 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.

B C

Limit A

\$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

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.

Limits B & C

Limit B

\$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)

Limit C

\$100,000 Bodily Injury per person/ \$300,000 Bodily Injury per occurrence/ \$ 50,000 Property Damage per occurrence

The choice of Limit C results in a higher premium.

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 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.)

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

QUESTION 24

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.

	FULL NAME			DATE OF BIRTH		LICENSED?		DRIVERS LICENSE NUMBER	STATE	RELATIONSHIP TO APPLICANT	
	FIRST	MI	LAST	МО	DAY	YR	YES	NO			
1.											
2.											
3.											
4.											
5.											
6.											

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

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 PUP247A and PUP247B 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 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 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:						
-	t: This application is in compliance with Section 626.752, Florida Statutes. A copy has 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 BI	ROKERING 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.

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