



# How Do Other Stand-Alone Personal Umbrellas Compare to RLI?

|                                | RLI   | Other Umbrella Carriers   |
|--------------------------------|---|---|
|                                | <b>Ease of Doing Business</b>   |   |
| Application                    | RLI's application is self-underwriting so you know whether a submission qualifies before you submit it without waiting for an underwriter's approval.   | Does the carrier require special approval or collect additional information for certain risk characteristics? |
| Signing Policy & Paying Online | RLI offers esign and online payment options so the entire transaction can be done without mailing anything to RLI.  | Does the carrier require you to mail in the payment to complete the transaction?                              |
| Mid Term Changes               | Homes, cars, rentals, motorhomes, etc. that are acquired mid-term are covered but do not have to be reported to RLI until renewal, provided proper underlying limits are maintained.  | Does your agency need to report mid-term purchases to your carrier, thus increasing your E & O exposure?      |
| Details on Underlying Policies | RLI doesn't ask for the details on underlying policies so your insured can switch carriers without it impacting their umbrella coverage.  | Does your carrier require your insured to list details about their underlying coverages?                      |
| MVRs                           | RLI runs MVRs as needed.  | Does the carrier require MVRs with the application?   |
| Policy Fees                    | RLI does not have any fees beyond the quoted premium.   | Does the carrier have a policy expense fee?   |
|                                | <b>Coverage</b>   |   |
| Stability                      | RLI has written umbrellas through the Big I for over 30 years.  | Has the administrator changed carriers often, with different underwriting guidelines, rates, etc.?            |
| Excess UM/UIM Limits           | RLI offers excess UM/UIM with \$1 million limits (higher in some states).   | What limits does the carrier offer for excess UM/UIM coverage?  |
| High Profile Occupations       | RLI accepts police officers, teachers, some athletes and staff, and most political/court figures at the city or county level.   | What restrictions does the carrier have on high profile occupations?  |
| Prior Losses                   | RLI declines coverage if there has been a liability loss of more than \$50,000 in the past 5 years, or any open liability claim.  | Does the carrier require special authorization for multiple losses or for combined losses as low as \$25,000? |
| Types of Rentals               | RLI does not have any restrictions on rentals with public funding, migrant/temporary workers, foster care, senior-assisted living, student housing, security bars on windows, or mobile homes, as long as the required underlying personal liability is maintained. | Does the carrier need to get special authorization for these unique rental risks?                             |

|  | <b>RLI</b>   | <b>Other Umbrella Carriers</b>  |
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|  | <b>Coverage continued</b>  |   |
| <b>Course of Construction</b>                      | RLI accepts properties under construction as long as the required underlying limits are in place.  | Does the carrier accept course of construction?   |
| <b>Trampolines &amp; Swimming Pools</b>            | RLI does not exclude coverage for injury relating to trampolines or swimming pools.  | Does the carrier exclude coverage for injury relating to trampolines or swimming pools unless covered by the underlying policy?                                     |
| <b>Earth Movement</b>                              | RLI does not exclude coverage for loss resulting from earth movement.  | Does the carrier exclude coverage for loss resulting from earth movement unless covered by the underlying policy?   |
| <b>Controlled Substances</b>                       | RLI does not have a controlled substances exclusion.   | Does the carrier exclude coverage for loss arising from use and possession of controlled substances?  |
| <b>Underlying Auto Limits</b>                      | RLI accepts limits as low as 100/300/50 for most households.   | Does the carrier accept limits below 250/500/100?   |
| <b>Farms</b>                                       | RLI accepts farms and land up to 640 acres with no additional acreage charge or cap, and up to 1280 acres with a charge and \$1M cap   | Does the carrier accept farms or any location covered under a farm policy?  |
| <b>Age-Related Caps</b>                            | RLI caps the limit at \$1M if a driver 80+ or under 22 ONLY if they have a driving incident.   | Does the carrier cap limits on older drivers regardless of their driving history?   |
| <b>Motor Homes</b>                                 | RLI counts motor homes as licensed vehicles so 100/300/50 auto limits are acceptable for most households. Full-timers are acceptable if they have an underlying personal liability for the motor home as their residence (often via a full-timers policy). | Does the carrier accept motor homes and full-timers?  |
| <b>Unlicensed Recreational Vehicle Limitations</b> | RLI allows unlicensed recreational vehicles. RLI also covers farm, garden, ranch and maintenance equipment as long as the max speed does not exceed 25MPH, it is not a commercial vehicle, and does not require a CDL.                                     | Does the carrier exclude maintenance, farming and construction vehicle that could be used for personal use to plow the driveway, mow the yard, clear a ditch, etc.? |
| <b>Unlicensed Recreational Vehicle Rates</b>       | RLI does not charge for unlicensed recreational vehicles but extends coverage as long as the required underlying limits are maintained.  | Does the carrier charge for each recreational vehicle?  |
| <b>Car Pooling</b>                                 | RLI extends coverage for share-the-expense carpooling. Uber-type risks are excluded.   | Does the carrier provide coverage for share-the-expense carpooling?   |
| <b>Trusts/LLCs</b>                                 | RLI extends coverage to a trust or LLC if the "basic policy" for the property covers it and lists the trust/LLC as an additional or second named insured, along with RLI's named insured.  | Does the carrier cover trusts or LLCs? Does the carrier require an endorsement to extend coverage to a trust or LLC?  |

**For more information on RLI's Personal Umbrella, or to contact your Big "I" Personal Umbrella administrator, visit [www.independentagent.com/RLI](http://www.independentagent.com/RLI).**

