

Note: This is the renewal cover letter that will be attached to all renewal applications.

## IMPORTANT NOTICE ABOUT RENEWING YOUR PERSONAL UMBRELLA POLICY

Dear Policyholder,

It is time to update your file so that we can renew your RLI personal umbrella policy.

Please note that your agent does not receive a copy of this information. It is your responsibility to complete this form and return it to RLI to renew your coverage. However, your Brokering Agent can provide guidance on coverages or assistance with completing the form. Your Brokering Agent's name and phone number are highlighted on the attached application. If you do not return this application, we will not have the information needed to determine your renewal coverages and premium, and your policy will not be renewed.

The form is quick and easy to complete. Just follow these 6 simple steps:

1. Check your name and address on the application. Write any changes next to this information. Have you moved? No problem! RLI offers personal umbrella protection in all 50 states and DC.
2. For your convenience, we have pre-filled your prior answers, when available, to questions 1-14. Please review these answers and correct them, as necessary, with updated information. Carefully read questions 15-21 and answer "YES" if the question applies to you or any member of your household. Questions 22 and 23 are about your Basic Limits. When you sign the renewal application, you agree to maintain the required minimum underlying limits specified on page 3 of this application. If your auto limits have changed, please note this on question 23.
3. **Excess UM/UIM coverage is now offered in your state.** Please refer to question 24 and the attached Purchase/Rejection form which will provide some very basic information on the *estimated* cost and the coverage provided. Because RLI did not previously offer this coverage, your application is pre-filled with EXCLUDED indicating that you currently do not have this coverage. If you wish to purchase Excess UM/UIM coverage, circle PURCHASE on the questionnaire and your bill will reflect the additional charge. If you have any questions about how this coverage applies to you or your family, contact your Brokering Agent.
4. Complete and/or verify ALL INFORMATION in the chart for question 25 for any member of your household age 14 and over, whether they are licensed to drive or not. There should be no blanks in the chart for any individual listed. If the question does not apply to that individual, insert a "0".
5. Sign and date the application. If this form is signed by a power of attorney or other representative of the insured, please attach the appropriate legal paperwork. Return the signed application to RLI in the envelope provided.
6. Note this is a 3 page form. Bolded words in the questions are defined terms in your policy and Page 3 contains their definition and other helpful information to assist you when answering the questions.

Why do we need this information? Changes in your life and in your home and auto insurance coverages may impact the premiums we charge (many times they go down!). Once we receive this information, you will receive an invoice to continue coverage or, in some cases, an explanation for why we may no longer be able to offer coverage.

Thank you for putting your trust in RLI. We look forward to the opportunity to protect you in the future.



Tammy Craig  
Policyholder Services



# Personal Umbrella Liability Insurance Renewal Application

RLI Insurance Company  
9025 N. Lindbergh Dr. Peoria, IL 61615

Name & Mailing Address:

Primary Residence Address:

**Return form to RLI by:**

Policy Expiration Date:

Policy Number:

**SAMPLE ONLY**

E-mail Address:

Billing Address:

### All sections outlined in Red require your response

The named insured may be a maximum of two individuals, provided both individuals reside in the same household. This policy cannot be issued in the name of an estate, trust or LLC. This form must be completed, signed and dated by a named insured.

Questions 1-14	Our records show the following information on your file. Carefully review the information for accuracy. If any of the information is incorrect, please print the correct answer in the boxes provided. See Page 3 for Definitions and Question Details.	On File	Update Below
1.	How many motorized vehicles licensed for road use ( <i>i.e.</i> , motorhomes, motorcycles, cars, etc.) are owned, leased, rented, or regularly operated by <b>you</b> or any <b>member of your household</b> ?		
2.	How many residential properties are owned or rented by <b>you</b> or any <b>member of your household</b> ? 1-4 family units are eligible and should be counted as one property.		
3.	How many watercraft, other than canoes, jet skis, waverunners or other personal watercraft, are owned or regularly operated by <b>you</b> or any <b>member of your household</b> ?		
4.	How many jet skis, waverunners or other personal watercraft are owned or regularly operated by <b>you</b> or any <b>member of your household</b> ?		
5.	How many <b>drivers</b> are in your household? (Include any <b>member of your household</b> with a learner's permit or a valid driver's license)		
6.	How many <b>drivers</b> are under the age of 22? (Include any <b>member of your household</b> with a learner's permit or a valid driver's license)		
7.	How many <b>drivers</b> are age 70 or over? (Include any <b>member of your household</b> with a valid driver's license)		
8.	How many moving violations have all <b>drivers</b> had within the last 3 years? Include DWI/DUI <b>incidents</b> within the last 5 years or 3 years in Montana. (Update question 25)		
9.	How many <b>at-fault accidents</b> have all <b>drivers</b> in your household had in the last 3 years? (Update question 25)		
10.	How many <b>antique, classic and/or collectible vehicles</b> are owned by <b>you</b> or any <b>member of your household</b> ?		
11.	How many residential properties owned or rented by <b>you</b> or any <b>member of your household</b> are located <u>outside</u> Canada, Puerto Rico or the U.S. (including U.S. territories and possessions)?		
12.	How many acres of timberland and/or land that is farmed, for which the liability coverage is provided by a Homeowners, Farmowners or Farm Comprehensive Personal Liability Policy do <b>you</b> or any <b>member of your household</b> own or lease? (Including partial ownership)		
13.	How many driving <b>incidents</b> have all <b>drivers</b> ages 20-21 and/or age 80 or over had within the last 3 years?		
14.	How many arrests, citations or license suspensions for driving under the influence of alcohol/drugs and/or driving while intoxicated and/or any other alcohol/drug related <b>incidents</b> have all <b>drivers</b> had in the last 5 years or 3 years in Montana?		

Questions 15-21	Carefully read questions 15 through 21 and check the box for each question that has a "Yes" response. All members of your household should be considered when answering these questions. See Page 3 for Definitions and Question Details.	Check If "Yes"
15.	Have <b>you</b> or any other <b>driver</b> had an arrest, citation or conviction for reckless driving, careless driving (with 4 points in FL) negligent driving and/or had a driver's license suspended (for reasons <u>other than</u> driving under the influence of alcohol or drugs), revoked or refused in the last 5 years or 3 years in Montana? (Careless or negligent driving N/A in SC)	
16.	Have <b>you</b> or any <b>member of your household</b> been indicted, charged with or convicted of a felony within the last 5 years?	
17.	Do <b>you</b> or any <b>member of your household</b> 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 & TX)	
18.	Do <b>you</b> or any <b>member of your household</b> own (including partial ownership) <u>6 or more</u> residential properties rented to others that are <u>not</u> occupied in whole or in part at any time by <b>you</b> or any <b>member of your household</b> ? 1-4 family units are eligible and should be counted as one property.	
19.	Has any one <b>driver</b> had more than 3 moving violations within the last 3 years? (Include DWI/DUI <b>incidents</b> within the last 5 years or 3 years in Montana.)	
20.	Has any <b>driver</b> under the age of 20 had a driving <b>incident</b> within the last 3 years?	
21.	Has any one <b>driver</b> ages 20-21 or age 80 or over had <u>more than one</u> driving <b>incident</b> within the past 3 years?	

**PLEASE REVIEW AND COMPLETE QUESTIONS 22-24 AND SIGN THE APPLICATION ON THE REVERSE SIDE** →

**Questions 22-24** Carefully read questions 22 - 24 and refer to the charts on Page 3.

22. Carefully read the following statement in italics. *Your signature below confirms that you and ALL members of your household agree to maintain the MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined in the chart on Page 3 as a condition of your coverage. For those limits that currently do not apply to you or any member of your household, you agree to maintain those limits if they become applicable to you or any member of your household during the policy period as a condition of your coverage.*

23. Carefully read the following statement in italics: *Your signature below confirms that you and all members of your household agree to maintain these same MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined in the chart on Page 3 as a condition of your coverage for all licensed vehicles that are owned, leased, rented, operated or acquired at any time during the policy period. You agree that this condition applies equally to personal use of a vehicle under a Commercial Automobile Liability Policy. If you have a driver under the age of 22 in the household, refer to Limit A in the chart on Page 3 for the required limit information.* NOTE: The response you previously provided regarding your Automobile Liability coverage is in the box to the right.

Information on File	Update Below

24. Do you elect to purchase Excess Uninsured/Underinsured Motorists coverage for an additional premium? Circle one.  
**NOTE: RLI now offers Excess UM/UIM in your state.** Refer to the attached Purchase/Rejection form for information on this coverage. No response will result in a rejection of this coverage and your policy will continue to exclude Excess UM/UIM.  
 If you are unsure what underlying coverage limits you are carrying or are required to carry, we suggest contacting your local brokering agent.

UM/UIM	Circle One
EXCLUDED	Purchase or Reject

**Question 25** Complete the following for all members of your household age 14 and older. Also include on this list any other people who operate a vehicle owned, leased, rented or registered in your name or more of that vehicle's use.

Full Name (First, MI, Last)	Date of Birth	Licensed or Permit? Y/N	Relationship to Applicant	Number of:		DW/DUI Y/N
				Violations 3yrs (Incl. DWI/DUI)	At-Fault Accidents	

Excluded is the pre-filled response. aS UM/UIM was not available on the policy previously.

If renewal applicant does not circle one, or fill out attached form, application will be billed without coverage.

**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:** Read Carefully Before Signing. The information given on this form 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 further understand that, for an additional premium, Excess Uninsured or Underinsured Motorist (UM/UIM) coverage is offered and I must elect the coverage in writing. I agree that Minimum Primary Limits or Basic Policies outlined on page 3 are required and will be maintained during the policy period and that no insurance will be in effect until RLI issues a 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. I should contact my local insurance agent to confirm adequate basic limits for all exposures that are covered under this Policy or that I might acquire throughout the Policy period.

**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's Original Signature _____	Daytime Phone # _____
Date _____	

# Definitions and Question Details

SAMPLE ONLY

## Definitions

"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 owned, leased, rented, or regularly operated by you or a member of your household at least 50% or more of that vehicle's use.

"Incident(s)" includes any moving violation, at-fault accident and/or traffic arrest, citation or conviction.

"At-Fault Accident" includes any single or multi-car accident chargeable under a primary auto policy, any accident resulting in any payment for bodily injury or property damage, any single car accident resulting in a payment to an insured (unless caused by an animal), and/or any accident resulting in a citation to you or a member of your household with or without a conviction or final adjudication.

"Antique, classic or collectible vehicle" includes private passenger vehicles more than 20 years old, licensed for road use, driven less than 2,500 miles annually, owned for limited pleasure use, car shows and club events and insured under a Collectors Automobile Policy.

"Personal watercraft" includes small but powerful motorized watercraft sold under brand names such as Jet Ski and WaveRunner usually used by 1-3 people and under 14 feet in length.

## Question Details

Question 1: 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. Full Timers should count their RV as a vehicle and not a residence. Do not count antique, classic or collectible vehicles covered under a Collectors Automobile Policy. See Question 10.

Question 2: Primary residences must have liability coverage under a policy containing Comprehensive Personal Liability (including Homeowners and Farmowners). Seasonal, secondary or rental properties may have liability coverage under a Comprehensive Personal Liability or Premises Liability Policy. Do not include residential properties that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy since they are excluded from coverage.

Question 3: Count only watercraft between 14 and 45 ft. and with a maximum speed of 50 mph. Watercraft exceeding these limitations are excluded from coverage.

Question 6: In KS and MA, count only those drivers with six years or less driving experience. Driving with a permit is not considered driving experience and should not be included within the six years as driving experience.

Question 8: In Florida, count only moving violations with 1 or more points assessed to the drivers license.

Question 22:

<p><b>PRIMARY RESIDENCE ONLY - REQUIRES HOMEOWNERS OR COMPREHENSIVE PERSONAL LIABILITY</b></p> <p>\$300,000 per occurrence</p> <p><b>SEASONAL, SECONDARY OR RENTAL PROPERTIES REQUIRE PREMISES LIABILITY OR COMPREHENSIVE PERSONAL LIABILITY</b></p> <p>\$300,000 per occurrence</p> <p><b>NOTE: Residential properties that are covered under a commercial or other non-personal premises liability policy are excluded from coverage.</b></p>	<p><b>FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY</b> (Required only if you or any member of your household own a farm that is not covered by your homeowners policy.)</p> <p>\$300,000 per occurrence</p> <p><b>UNLICENSED RECREATIONAL VEHICLES</b> (Including snowmobiles, ATVs, golf carts, etc.)</p> <p>(Required only if you or a member of your household own or operate an unlicensed recreational vehicle during the policy period as the primary or secondary driver.)</p> <p>\$300,000 Combined Single Limits -OR- \$250,000/\$500,000/\$100,000 -OR- \$300,000/\$300,000/\$100,000</p>	<p><b>WATERCRAFT</b> (Including boats, personal watercraft, jet skis and canoes)</p> <p>(Required only if you or a member of your household own or acquire a watercraft during the policy period that is not covered by your homeowners or personal liability policy for the following limits of liability.)</p> <p>\$300,000 Combined Single Limits -OR- \$250,000/\$500,000/\$100,000 -OR- \$300,000/\$300,000/\$100,000</p>
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Illustrates the need to have your underlying UM/UIM limits match your underlying auto.

You must maintain limits of A or B to eligible for excess UM/UIM coverage.

All does not exceed premium for watercraft.

Question 23 and 24: If you elect to purchase Excess UM/UIM coverage, the Required Basic UM/UIM Policy Limits must be equal to the liability limits for the Required Basic Automobile Liability policy.

<p><b>Limit A</b></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><b>Limit A is ALWAYS REQUIRED if there are drivers under the age of 22 in the household</b> -OR- <b>If the answer to Question 14 is &gt;0</b> -OR- <b>In KS and MA, if there are drivers with 6 years or less driving experience in the household.</b></p>	<p><b>Limit B</b></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 TX)</p> <p><b>Limits B and C are available options ONLY if all drivers in the household are age 22 and over. Limit C is NOT available if there are any drivers age 70 or over in the household.</b></p>	<p><b>Limit C</b></p> <p>\$100,000 Bodily Injury per person/ \$300,000 Bodily Injury per occurrence/ \$ 50,000 Property Damage per occurrence</p> <p><b>The choice of Limit C results in a higher premium.</b></p> <p style="border: 1px solid red; padding: 5px; color: red;"><b>Excess UM/UIM is not available if you maintain Limit C.</b></p>
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SAMPLE ONLY



RLI Insurance Company  
Peoria, Illinois 61615

A stock insurance company, herein called the

This estimate is based on the number of drivers in the household during the previous term. The amount may fluctuate if the number of drivers changes.

## PURCHASE/REJECTION OF EXCESS UNINSURED MOTORISTS/UNDERINSURED MOTORISTS COVERAGE

Please return this form with your completed renewal application.

Excess Uninsured Motorists/Underinsured Motorists (UM/UIM) coverage at a limit of \$1 million per accident is now offered in your state for an additional premium. Required Basic UM/UIM policy limits must be equal to the liability limits for the Required Basic Automobile Liability Policy. If you purchase this coverage, an additional charge as indicated below will be included in your renewal bill. Please indicate below if you wish to purchase or reject this coverage.

I REJECT THIS COVERAGE AND AGREE THAT EXCESS UNINSURED MOTORISTS/UNDERINSURED MOTORISTS COVERAGE WILL NOT BE INCLUDED IN MY POLICY.

I WANT TO PURCHASE THIS COVERAGE AND AGREE THAT EXCESS UNINSURED MOTORISTS/UNDERINSURED MOTORISTS COVERAGE WITH A LIMIT OF \$1 MILLION PER ACCIDENT WILL BE INCLUDED IN MY POLICY. THE ADDITIONAL CHARGE **ESTIMATED** BELOW WILL BE INCLUDED IN MY RENEWAL BILL.

The charge for this coverage, determined from the information we currently have in your file, is \$ \_\_\_\_\_, based on a \$1 million Excess Uninsured Motorists/Underinsured Motorists Coverage limit, for the policy period of \_\_\_\_\_ to \_\_\_\_\_.

**This is NOT a bill! Do not pay this amount.**

**A renewal bill will follow upon receipt and review of this information.**

I understand that if I purchase this coverage, I will be required to maintain the same limits of liability for Uninsured Motorists/Underinsured Motorists Coverage as I am required to carry for my Automobile Liability Coverage under my primary automobile policy(ies).

This election will remain in effect for this policy and any renewal of this policy unless RLI Insurance Company is notified in writing.

\_\_\_\_\_  
SIGNATURE OF NAMED INSURED

\_\_\_\_\_  
DATE

### IMPORTANT!

In order for RLI to successfully process your renewal application, this notice must be completed as follows:

1. Indicate whether you wish to reject or purchase Excess UM/UIM Coverage.
2. Sign and date this form.
3. Return this form with your completed renewal application.
4. Failure to return this form will result in your policy renewing with the same Excess UM/UIM coverage election as your current policy.

**Thank You.**