

FAQs – Excess UM/UIM for RLI Personal Umbrella

When?

Effective 2/1/2011 Excess UM/UIM is available on the RLI Personal Umbrella in Massachusetts.

How much coverage?

Excess UM/UIM is offered at a Limit of \$1 Million for an additional premium.

How much does it cost?

\$85 per Driver - No driver exclusions are allowed.

UL Coverage Requirements?

Underlying UM/UIM limits must be equal to the underlying Bodily Injury Limit as required by RLI - \$250,000/\$500,000 or higher.

Excess UM/UIM is **not** available for insureds that hold underlying Bodily Injury Limits of \$100,000/\$300,000.

How does our insured learn of this coverage?

The option to purchase the Excess UM/UIM will be included with the insured's renewal questionnaire. Coverage is not automatic.

Renewal packets will include a "Purchase or Rejection Form", which will list a price estimate of the coverage. **Completion of the "Purchase or Rejection Form" is not mandatory** in Massachusetts.

The New Mandatory RLI Personal Umbrella Application effective 2/1/2011 includes the option to purchase the Excess UM/UIM for New Business.

The New RLI Rate Sheet Effective 2/1/2011 includes the Excess UM/UIM charge. **There has been no rate change in MA.**

Can I add coverage mid-term?

YES - Excess UM/UIM may be added to existing policies mid-term by endorsement starting 2/1/2011.

How do I add coverage mid-term?

Email Linda a request to add the coverage. Be sure to include the insured's name and policy number. We will forward to RLI for processing and an endorsement and bill will be generated.

Can I get a list of all RLI policies I have with Number One so I can notify them myself of this new coverage?

Yes, just email Linda at lhafner@massagent.com.

If someone wants to remove Excess UM/UIM Coverage, can they?

Yes, forward a request, signed by the insured, to remove the coverage and we will forward to RLI for processing. The effective date to remove this coverage cannot be backdated.



For questions or assistance with the RLI Personal Umbrella in Massachusetts, contact Linda Hafner, RLI Program Manager, at lhafner@massagent.com or call 800.742.6363, ext. 368.