

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

| | RLI | Other Umbrella Carriers |
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| | Ease of Doing Business | |
| 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 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? |
| | Coverage | |
| 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? |

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| | Coverage continued | |
| Course of Construction | RLI accepts properties under construction as long as the required underlying limits are in place. | Does the carrier accept course of construction? |
| Trampolines & Swimming Pools | 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? |
| Earth Movement | 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? |
| Controlled Substances | RLI does not have a controlled substances exclusion. | Does the carrier exclude coverage for loss arising from use and possession of controlled substances? |
| Underlying Auto Limits | RLI accepts limits as low as 100/300/50 for most households. | Does the carrier accept limits below 250/500/100? |
| Farms | 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? |
| Age-Related Caps | 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? |
| Motor Homes | 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? |
| Unlicensed Recreational Vehicle Limitations | RLI allows unlicensed recreational vehicles, including those for farm, garden, ranch, and maintenance equipment as long as the max speed is less than 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.? |
| Unlicensed Recreational Vehicle Rates | 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? |
| Car Pooling | RLI extends coverage for share-the-expense carpooling. Uber-type risks are excluded. | Does the carrier provide coverage for share-the-expense carpooling? |
| Trusts/LLCs | 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.

