



**A.M. BEST A+XV RATED CARRIER**

## PERSONAL UMBRELLA

**NeitClem**  
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NAUTILUS INSURANCE GROUP

a W. R. Berkley Company

### PERSONAL UMBRELLA LIABILITY

A standalone personal umbrella product that specializes in providing a market for hard to place risks. Four distinct lines available:

- Primary Umbrella
- Excess Umbrella
- Target Personal Umbrella
- Target Excess Umbrella

#### Limits

- Personal Liability: \$1MM - \$10MM
- Uninsured Motorists/Underinsured Motorists: \$1MM - \$2MM available (\$25K standard on each policy)
- **No Retention**

#### Minimum Underlying Limits

- Homeowners or CPL: \$300K CSL
- Auto Liability: \$250/\$500/\$100 *This limit is subject to an additional premium*
- Watercraft: \$300K CSL

#### Program Highlights

- Accept DUIs and alcohol related violations
- Over 70 year old drivers, no medical report required
- Will accept ATVs, Motorcycles, Mopeds, Snowmobiles, etc.
- Underlying limits required: \$250/\$500/\$100

### COMPREHENSIVE PERSONAL LIABILITY

A standalone primary liability product intended to cover risks that do not qualify for the full homeowners policy or for exposures in which the insured does not wish to provide property coverage.

#### Limits

- Personal or Premises Liability: \$100K, \$300K, \$500K & \$1MM CSL
- Medical Payments: \$1K standard. \$2K and \$5K available at an additional premium
- **\$250 Deductible**

#### Program Highlights

- Accept rental units, secondary locations and vacant land as premises liability
- Course of Construction will require certificate of insurance from general contractor

### EXCESS COMPREHENSIVE PERSONAL LIABILITY

Designed to be an excess layer over a primary CPL policy to help fill the homeowners "gap" needed to qualify for an umbrella policy.

#### Limits

- \$100K, \$200K, \$300K, \$400K, \$500K, \$900K & \$1MM CSL

#### Underlying Requirements

- Underlying homeowners, CPL, or premises liability policy with a carrier rated A.M. Best B+ or better

### FARMERS COMPREHENSIVE PERSONAL LIABILITY

#### Limits

- \$100K, \$300K, \$500K & \$1MM CSL

#### Program Highlights

- On and off premises tractor/farm vehicle coverage

Products and services described above are provided through various surplus lines insurance company subsidiaries of W.R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

For additional information concerning W.R. Berkley Corporation's insurance company subsidiaries, [click here](#).