

EXCESS COMPREHENSIVE PERSONAL LIABILITY



- Ⓞ Owners of 1-4 family dwellings, condo units and mobile homes that are owner-occupied or rented to others
- Ⓞ Tenants of multiple unit dwellings, condo units and mobile homes
- Ⓞ Secondary/Seasonal dwellings
- Ⓞ Short-term rentals (monthly, weekly, nightly)
- Ⓞ Eligible insureds include individuals, trusts, limited partnerships, family partnerships, LLCs, estates or corporations established for personal investment purposes
- Ⓞ Dwellings under construction or renovation where the applicant is not the general contractor
- Ⓞ Dwellings with swimming pools
- Ⓞ Vacant dwellings
- Ⓞ Vacant land up to 250 acres
- Ⓞ RV lots
- Ⓞ Risks with up to one liability loss under \$10,000 in the last three years
- Ⓞ Risks with up to 15 locations
- Ⓞ High profile individuals

PRODUCT ADVANTAGES

- ▶ Coverage is follow form
- ▶ Web quoting available
- ▶ Multiple additional insureds can be added at no additional premium
- ▶ Defense outside the limit
- ▶ Pre and post-judgment interest coverage

AVAILABLE LIMITS

- ▶ Up to:
 - \$5,000,000 available for most risks
 - \$1,000,000 when the underlying limit is \$100,000
 - \$1,000,000 available in AL, CA, FL, and MS
- ▶ Underlying limits for vacant dwellings must be at least \$300,000



BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Motor vehicle reports

See www.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks with underlying insurance on a commercial form
- ▶ Farms
- ▶ Houseboats
- ▶ Locations leased to others for purposes of fishing, hunting or other recreational activities
- ▶ Dwellings used as model homes for new construction
- ▶ Student housing
- ▶ Assisted living or group home facilities except for assisted living apartments with single occupancy or husband and wife
- ▶ Vacant land with a dock
- ▶ Corporations that have activities outside of residential real estate investment
- ▶ Located in AK, LA or WV

NOTE: Ineligible risk characteristics include but are not limited to those listed above.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

