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Anderson & Murison, Inc.

Personal Umbrella Application

Scottsdale Insurance Company

Last Name	First	Middle			Producer: _____
Address	Number & Street	City	State	Zip	Producer Code: _____
Garaging Address (if different)					Agent/Brkr. Lic. #: _____
					Office Address: _____
					City: _____ State: _____ Zip: _____
					Tel: _____ Fax: _____
Police Period	From:	To:	Renews Policy Number		

UMBRELLA INFORMATION					
COVERAGES		PREMIUMS		CALCULATIONS	
Application for Primary Umbrella	<input type="checkbox"/>	Basic	\$		
Application for Excess Umbrella	<input type="checkbox"/>	Residences	\$		
POLICY AMOUNT	RETENTION	Automobiles	\$		
\$ Million	\$	Recreational Vehicles	\$		
		Watercraft	\$		
OPTIONAL COVERAGES TO APPLY:		Other	\$		
		Total	\$		

PRIMARY POLICY INFORMATION				
TYPE OF POLICY	COMPANY/POLICY NUMBER	POLICY PERIOD	LIMITS OF LIABILITY	
			BODILY INJURY	PROPERTY DAMAGE
AUTOMOBILE				
PERSONAL LIABILITY				
WATERCRAFT				
RECREATIONAL VEHICLE				
UNDERLYING UMBRELLA		\$		MILLION

OPERATOR INFORMATION								
LIST ALL MEMBERS OF THE HOUSEHOLD AND ALL OPERATORS OF VEHICLES/WATERCRAFT AS REQUIRED BY COMPANY								
#	NAME	DRIVERS LICENSE NUMBER	STATE	DATE OF BIRTH	VEHICLE, CRAFT, % OF USE, ETC.	MINOR VIOL. (3 YEARS)	MAJOR VIOL. (3 YEARS)	ACCIDENT (3 YEARS)
1								
2								
3								
4								

REAL ESTATE					
LIST ALL OWNED, LEASED OR OCCUPIED RESIDENCES, BUILDINGS, FARMS, VACANT LAND, ETC.					
#	LOCATION	DESCRIPTION	# UNITS/ACRES	YEAR BUILT	OCCUPANCY
1					
2					
3					

AUTOMOBILES				RECREATIONAL VEHICLES							
LIST ALL AUTOS OWNED, LEASED				LIST MOTORCYCLES, SNOWMOBILES, DUNE BUGGIES, MINIBIKES, ETC.							
#	YEAR	MAKE AND MODEL		#	YEAR	MAKE AND MODEL					
1				1							
2				2							
3				3							
WATERCRAFT											
LIST ALL WATERCRAFT OWNED, LEASED, CHARTERED OR FURNISHED FOR REGULAR USE											
#	YEAR	TYPE, MANUFACTURER, MODEL			LENGTH	H.P.	MAX SPEED	COST NEW	CURR. VALUE	WATERS NAVIGATED	
1											
2											
EMPLOYMENT											
OCCUPATION					EMPLOYER'S NAME AND ADDRESS						
SPOUSE'S OCCUPATION					EMPLOYER'S NAME AND ADDRESS						
OTHER OPERATOR'S OCCUPATION					EMPLOYER'S NAME AND ADDRESS						
PRIOR EXPERIENCE											
HAS ANY LOSS OCCURRED ON ANY PRIMARY OR EXCESS POLICY, EXCEEDING \$5,000.00 DURING THE LAST 5 YEARS? <input type="checkbox"/> NO <input type="checkbox"/> YES (EXPLAIN)					PRIOR CARRIER AND POLICY NUMBER						
GENERAL INFORMATION											
#	EXPLAIN ALL "YES" RESPONSES IN REMARKS			YES	NO	#	EXPLAIN ALL "YES" RESPONSES IN REMARKS			YES	NO
1	Any aircraft owned, leased, chartered or furnished for regular use?			<input type="checkbox"/>	<input type="checkbox"/>	8	Do you employ any residence employees?			<input type="checkbox"/>	<input type="checkbox"/>
2	Any driver convicted for any traffic violations? (Last 3 years)			<input type="checkbox"/>	<input type="checkbox"/>	9	Any non-owned property exceeding \$1,000.00 in value in your care, custody or control?			<input type="checkbox"/>	<input type="checkbox"/>
3	Any driver with mental/physical impairments?			<input type="checkbox"/>	<input type="checkbox"/>	10	Any non-owned business and/or professional activities included in the primary policies?			<input type="checkbox"/>	<input type="checkbox"/>
4	Any premises, vehicles, watercraft, aircraft used for business?			<input type="checkbox"/>	<input type="checkbox"/>	11	Does any primary policy have reduced limits of liability or eliminate coverage for specific exposures?			<input type="checkbox"/>	<input type="checkbox"/>
5	Any premises, vehicles, watercraft, aircraft, owned, hired, leased or regularly used, not covered by primary policies?			<input type="checkbox"/>	<input type="checkbox"/>	12	Was any coverage declined, cancelled, non-renewed? (Last 5 years)			<input type="checkbox"/>	<input type="checkbox"/>
6	Do you engage in any type of farming operation?			<input type="checkbox"/>	<input type="checkbox"/>	13	Any motorcycles, mopeds or all terrain vehicles owned by the insured? (May be excluded)			<input type="checkbox"/>	<input type="checkbox"/>
7	Do you hold any non-remunerative positions?			<input type="checkbox"/>	<input type="checkbox"/>	14	Any other underwriting information of which Company should be aware?			<input type="checkbox"/>	<input type="checkbox"/>
Remarks:						15	Are any business activities conducted from your residence or premises (excluded in policy jacket)?			<input type="checkbox"/>	<input type="checkbox"/>

Notice to Applicant: In compliance with Public Law 91-508 this notice is to inform you that in connection with your application for insurance (1) an investigation may be made as to your insurability, including information as to character, general reputation, personal characteristics and mode of living; and (2) additional information as to the nature and scope of any investigation requested will be furnished to you, upon your written request made within a reasonable time after you receive this notice.

I have read the foregoing and agree that it is true and complete to the best of my knowledge and that this policy, if issued, and all renewals thereof, are to be issued in reliance upon this information, unless a change in information is supplied by me. I understand that signing this application does not bind me to accept this insurance nor does it bind the company to issue a policy to me.

APPLICABLE IN THE STATE OF NEW YORK: 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 information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the states value of the claim for each violation.

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 information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

INSURANCE CANNOT BE CONSIDERED FOR BINDING UNLESS THIS APPLICATION IS SIGNED BY THE APPLICANT:

Applicant Signature _____ Time _____ Date _____

Agent/Broker Signature _____ Time _____ Date _____

Anderson & Murison's Personal Umbrella Rules & Rates

IBA WEST MEMBER RATES

EFFECTIVE 6/1/2004

WRITTEN THROUGH SCOTTSDALE INDEMNITY (A+ RATED AND ADMITTED)

Underlying Coverage Required	ALL UNDERLYING CARRIERS MUST BE RATED B+ OR BETTER IN AM BEST'S GUIDE
Type of Policy	Minimum Limits Required
Comprehensive Personal Liability	300,000 combined single limit
Automobile/Recreational Vehicle	500,000 combined single limit or 500,000/500,000 bodily injury 100,000 property damage or for additional premium charge 250,000/500,000 bodily injury 100,000 property damage (see exceptions below under "Driving Record")
Watercraft	500,000 combined single limit or 500,000/500,000 bodily injury 100,000 property damage \$300,000 is not acceptable if there are youthful drivers on policy and a Personal Water Craft
Rental Units	300,000 combined single limit (Must include personal injury coverage)

Other Exposures Either Excluded or Subject to Approval

- ⊘ Vacant land is subject to underwriting approval (please call for rates).
- ⊘ Farm exposures subject to underwriting approval (please call for rates and approval)
- ⊘ Aircraft excluded
- ⊘ Vehicles covered by underlying policies cannot have been modified, other than the factory
- ⊘ Houseboats are excluded
- ⊘ Youthful driver with an alcohol-related violation.

Ineligible Risks:

- ⊘ Business pursuits including policies written in corporate name.
- ⊘ No underlying CPL
- ⊘ Risks with commercial underlying policies – OL&T's are acceptable.
- ⊘ Open claims of any type

Automobiles:

- ⊘ First two vehicles included in base premium
- ⊘ No limit on number of vehicles.
- ⊘ Corporate vehicles are unacceptable UNLESS insured is sole proprietor.

Driving Record: Surcharges apply per HOUSEHOLD not per driver

- ⊘ Surcharge added for more than 1 accident per household
- ⊘ Surcharge added for more than 3 convictions per household
- ⊘ Surcharge added for major conviction
- ⊘ Individual driver cannot have more than three moving violations in past 3 years
- ⊘ Individual driver cannot have more than one at-fault accident in past 3 years

To qualify for the lower liability limit options, drivers must qualify as "good drivers" (no more than 2 convictions). In order for youthful drivers to qualify for the lower limits, they must have no more than 1 minor violation on their driving record. All other youthful drivers require the 500,000/500,000/100,000 limits.

Please refer to company for the following risks:

- ⊘ Farms
- ⊘ Drivers over 70 years of age with driving activity in the past 3 years
- ⊘ Vacant land
- ⊘ Target risks (Entertainment, Sports and Political personalities. May include highly visible professional or business personalities.
- ⊘ Applicants who have had more than one liability claim that exceeds \$5,000 in payment during the last 5 years.

