

**Anderson & Murison's Personal Umbrella Rules & Rates**  
**STANDARD UMBRELLA RATES**  
**EFFECTIVE 6/1/2004**  
**WRITTEN THROUGH SCOTTSDALE INDEMNITY (A+ RATED AND ADMITTED)**

<b>Underlying Coverage Required</b>	<b>ALL UNDERLYING CARRIERS MUST BE RATED B+ OR BETTER IN AM BEST'S GUIDE</b>
<b>Type of Policy</b>	<b>Minimum Limits Required</b>
<b>Comprehensive Personal Liability</b>	300,000 combined single limit
<b>Automobile/Recreational Vehicle</b>	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")
<b>Watercraft</b>	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
<b>Rental Units</b>	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.