



Anderson & Murison's Primary and Excess Umbrella Liability insurance is designed to help mitigate the significant liability risks individuals face every day.

**“We Say YES!”**

- Limits up to \$10 million available
- Ideal for risks that have drivers with multiple violations/accidents
- Will consider high profile personalities such as elected officials, athletes, media personalities & entertainers
- Will consider risks with prior liability losses exceeding \$25,000
- Drivers over age 75 acceptable with two violations
- Drivers under age 22 can have minor violations
- Driver exclusion endorsement available for drivers with unacceptable driving records
- Written on A rated Scottsdale paper

**Target Market & Eligibility**

Clients with substantial assets or high current and future income need high limits of liability protection. Homeowners and Automobile Liability policies are often inadequate in providing necessary protection against catastrophic liability claims.

The Anderson & Murison Personal Excess Policy (A&M PEP) is a stand-alone personal umbrella policy that has been designed to meet the diverse needs of your insureds. Scottsdale is an admitted carrier and is "A" rated by A.M. Best. Anderson & Murison, Inc. represents Scottsdale as the national administrator of the Personal Excess Policy. A&M has underwriting and policy issuance authority and as such, is your connection to both the primary Personal Excess Policy and the excess Personal Umbrella Policy.

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)

### **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

### **Coverage Highlights and Availability**

Both the primary umbrella product and the excess umbrella product are currently available in all states EXCEPT CT, NY & LA.

Members in AK, CA, HI, OR, and WA should contact their state association for applications and rates.

### **Primary Personal Umbrella Policy**

Policy Features:

- \$1, \$2, \$3 \$4, \$5 and \$10 million in liability coverage
- Only \$1 million in coverage is available in AK, IN, NJ, WV & VT
- Up to \$5 million in coverage is available in the states of NJ & WA
- Insureds with up to 4 moving violations are acceptable
- Insureds with one DUI or other major violation are acceptable
- Driver exclusions are available in all states except AR & WI
- UM/UIM coverage up to \$1 million is available
- Motorcycles, ATVs, snowmobiles & personal watercraft okay
- Residential farms are usually acceptable
- Coverage for vacant land, apartment units & rental units
- Entertainment, sports & political personalities are acceptable with special rating
- Worldwide Coverage

### **Excess Personal Umbrella Policy**

Use this policy in combination with the primary umbrella policy to provide very high limits of coverage for very low premiums!

Policy Features:

- \$1, \$2, \$3 \$4, \$5 million limits in excess of underlying umbrella
- Entertainment, sports & political personalities are acceptable with special rating
- Worldwide Coverage