



## Coverage Highlights

- Limits up to \$5 million available
- Excess UM/UIM available in all states.
- The insured can keep their current homeowner/auto insurer
- New drivers accepted - no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases
- Competitive, low premiums for increased limits of liability
- Simple, self-underwriting application that lets you know immediately if the insured is accepted
- E-signature and credit card payment options
- Immediate coverage available in all 50 states plus D.C.

### RLI Umbrella Policy Features

RLI's PUP stands atop the existing homeowner and auto insurance to provide an extra layer of personal liability protection for the insured and their family. With RLI's PUP program, the insured can maintain their auto or home coverage with any company they choose, provided they agree to maintain the mandatory minimum underlying coverage limits. See application for underlying coverage limit.

The RLI PUP program provides the best protection for the insured and their family. The policy may be written either in the name of an individual, in the names of both spouses, or in the names of two unrelated individuals as long as they reside in the same household. The insured's spouse and members of the insured's household who are relatives or are in the insured's care and custody are insured under the policy.

### Eligibility

The applicant qualifies through a series of questions on the self-qualifying/underwriting application. Refer to application for the underlying limits requirements.

Number of:	Preferred Rate Tier	Standard Rate Tier	Standard II Rate Tier	PUP Special
Licensed Vehicles allowed*	0, 1, 2, 3	4	5, 6	7, 8, 9, 10
Residences allowed	0, 1	2, 3, 4	5, 6	7, 8, 9, 10
Watercraft allowed	0	1, 2	3	N/A
Jet skis, Wave runners and other Personal Watercraft	0	1, 2	3	N/A
Drivers in household	0,1, 2	3, 4, 5, 6	N/A	7, 8
Youthful Operators (under age 22)	0	1, 2	3, 4	N/A
Drivers Age 70 or over	0	1, 2, 3, 4	N/A	N/A
Violations per household	0	1, 2	3, 4	5, 6
At-Fault Accidents per household	0	1	2	3

*\*Do not count antique/classic/collectible autos, as these are counted separately on the application. Up to 25 are permissible. The rating structure is designed to offer reduced premiums to your clients with lower levels of exposure.*