

RLI PERSONAL UMBRELLA PROGRAM “CHEAT SHEET”

UNDERSTANDING THE RLI PERSONAL UMBRELLA PROGRAM

- What do I do to get a username and password for Connecticut's RLI's site to get a quote and/or complete an application? Email your CT RLI Program Manager, Rose Mullaly at rmullaly@iiac.org or call 860-563-6510.
- If I have a user name and password, where do I sign-in? [Click here for the RLI Portal.](#)
- Once I have signed in how do I get a quote? Scroll down to the underlined link: “Get A New PUP Quote”. Continue through to the next pages after quoting to complete the application. The application is self-underwriting so if the program allows you to complete the application the policy will issue unless the MVR turns up accidents or violations that were not disclosed. You do not need to have an automobile policy nor a driver's license to qualify for the RLI Umbrella but business vehicles used for personal reasons must be counted and carry the appropriate limits. **PLEASE NOTE: All members** of the household must be listed on the application and carry the appropriate underlying limits. **NO DRIVER EXCLUSIONS ALLOWED.**
- What do I do to bind coverage once the application is complete? (4 Options listed below)
 1. Print the completed application to get a signature and email the application to rmullaly@iiac.org with a copy of a check (to be used for ACH withdrawal of the premium) for the full annual premium.
 2. Pay with a credit card by emailing the signed application to rmullaly@iiac.org and indicate in the cover letter that the applicant wishes to pay with a credit card. Your application will be reviewed and you will be called for the credit card information.
 3. Choose the **eSignature** process (located in drop down box where the signature question is asked on the online application inside the RLI program. This will email the application to the customer to electronically sign and pay for with a credit card.
 4. Mail the signed application to your Connecticut Program Manager at IAS, Inc., 30 Jordan Lane, Wethersfield, CT 06109. Applications are not accepted directly at RLI and must be received by your Program Manager. You have 13 days from your requested effective date to get the signed, completed and acceptable application along with the full gross annual premium to the Program Manager. Applications received beyond the 13 days will be bound on the date received.
- How do I get the policy? The policy will be emailed to your office once approved and issued. You will send a copy of the new policy to your insured for new business only. All subsequent mailings are sent directly from RLI to your customer. A copy of any legal notices and the renewal policy is emailed to your office for your record. All other mailings to your customer are visible within the RLI program after signing in.
- How do I make a change to an issued policy? There are no mid-term changes made to an umbrella policy except for change of residence or mailing address or increase of coverage. This is done by emailing your [Program Manager](#). All newly acquired property is automatically covered as long as the required underlying liability limits are met on the underlying policy(s). No additional premium is charged for new property nor is there a credit issued if property is sold. This information is picked up on the renewal application and rating is adjusted at that time if need be.
- What is the RLI Personal Umbrella renewal process? About 100 days prior to the renewal date RLI sends the renewal application to the insured. It may be completed on line with the information contained in the mailing or it may be completed manually, signed, dated and returned in the enclosed envelope. You may also email the completed renewal application to your [Program Manager](#). The due date is 25 days from the date generated at RLI.
- What if the insured doesn't return the signed renewal application by the due date on the form? A Notice of Nonrenewal will be mailed via certified mail to the insured at the last address listed on their expiring policy showing the reason for nonrenewal and including another copy of the renewal application giving them another opportunity to complete the form. Your agency will receive a

copy of the notice from your Program Manager via email. You may print another copy of the renewal application by [signing into the RLI site](#) and clicking on “Forms” in your clients online policy file.

- Will I receive a rescind notice if the insured sends the signed and completed renewal application in after the notice of nonrenewal is sent? **No.** RLI will re-underwrite the risk with any changes made on the renewal application and if acceptable they will send an invoice to the insured which will offer \$1, \$2, \$3 & \$5 million in coverage (in all cases except those falling into the PUP Special rating tier [they are only offered \$1 million]). This is considered an offer to renew and a rescind of the notice of nonrenewal.
- When is the policy considered renewed? When payment is made (cannot pay until billed) by
 1. Mailed payment being received at RLI’s payment address contained in billing invoice.
 2. Payment is made online.
 3. Calling in a credit card or ACH transfer to 866-302-7925.

Note: The renewal will issue the following day and is mailed directly to the insured with a copy emailed to your office. PAYMENT IS NOT CONSIDERED RECEIVED BY RLI UNTIL IT IS DONE IN ONE OF THESE THREE WAYS!

- How do I check whether payment has been received by RLI? In the RLI program under the insured’s policy file, the listing of the policy periods are in descending order with the most current on top and the status of the policy is in red. If the status is showing as, “Renewal – Bound” then the payment was received and the renewal was issued. This will end the renewal process until 100 days prior to the next renewal when the renewal application is mailed again to start the process for the next policy period. The status will never show as “Renewal – Bound” unless payment was made.
- What if things change after the insured completes the renewal application but before the renewal date? You do not have to do anything unless the change would cause a decrease in premium. RLI will pick up the new changes on the next renewal application. If the change would decrease the renewal premium the insured would need to submit another ***signed and dated*** renewal application and submit it to the Program Manager as a revision. RLI would then re-bill the insured. If the renewal was already issued you would need to cancel and rewrite the coverage.
- Where do I get a copy of the forms that are not sent to my office? (renewal application and renewal bill) Sign-in to the [RLI Portal](#) and type in the insured’s policy number in the policy number field then click “Policy Inquiry”. On the next screen you will be in the clients file. There are several hyperlinks showing in blue and underlined. Click on the link called “Forms” and then on the icon that looks like a sheet of paper with the corner turned down. That is the form the customer received.

For Further Information contact your CT RLI Program Manager:
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