

INDEPENDENT AGENTS SERVICES

RLI PERSONAL UMBRELLA PROGRAM

20 MOST FREQUENTLY ASKED QUESTIONS



QUESTION	ANSWER
1. Do the named insured's need to be married?	1. The named insured's do not need to be married or related but must live in the same household.
2. Do you need lead certificates for primary homes or rental properties?	2. No lead certificates required for any reason.
3. Where is the on-line quote tool I can use when I do not have a username and password for RLI site access?	3. The on-line quote tool is located at www.rlipersonalumbrella.com .
4. Do the signatures need to be originals or are faxed, scanned or photocopied signatures acceptable?	4. Signatures may be photocopied, scanned or faxed.
5. Can you write coverage naming an LLC, Trust or Estate as the named insured?	5. No, an LLC, Trust or Estate cannot be a named insured but coverage may exist if the Basic Policy, written on a personal lines form, lists the entity as an additional insured.
6. What is the maximum number of rental properties allowed?	6. The maximum number of rental properties is 5.
7. Is a 4 family home counted as 1 or 4 properties?	7. A 4 family home is counted as 1 property.
8. Where can I find the application?	8. You can continue completing the application after receiving your quote from the on-line quote tool This tool will not save your information. Sign-on from the RLI Portal to complete a new application which can be saved and viewed by your Program Administrator should you need assistance.
9. What methods of payment are available for new business?	9. Payment may be made with credit card, debit card, ACH transfer or by check made payable to IAS, Inc. (<i>American Express is NOT accepted</i>)
10. Does a Youthful driver with an incident qualify? (Youthful driver is under the age of 22)	10. Two fold answer: If the Youthful operator with an incident is under the age of 20, they would NOT qualify. If the Youthful operator with one incident is 20 or 21 years old, they may have 1 incident but coverage will be limited to 1 million.
11. Does the applicant need to own a personal vehicle and have a driver's license to qualify?	11. No vehicles are required. (Note: Company vehicles provided for personal use are counted on the application and coverage must exist to the limit requirements on the RLI PUP application.) A driver's license is not required if there are no vehicles owned.
12. If other members of the household have their own vehicles and coverage do they have to be listed on the umbrella application?	12. Yes. All members of the household must be listed and all vehicles must carry the agreed underlying automobile liability limits.

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13. If there are no licensed drivers in the household, does the applicant need to choose an underlying automobile liability limit on the new business application?	13. Yes. The applicant needs to be aware that they need to carry one of these limits should they rent or buy a vehicle during the policy period. (Limit applies to company cars as well.
14. If I write in a requested effective date, will you honor my request?	14. Your requested effective date will be honored if an acceptable, signed application and the full gross annual premium payment is received at IAS, Inc within 13 days of the requested effective date.
15. If only one answers falls into the next rating tier, do I have to rate the entire risk in that tier?	15. Yes, the entire risk would be rated in the highest tier.
16. Who should the check be made out to for New Business?	16. The check should be made payable to IAS, Inc. for the full gross annual premium.
17. What is the charge for \$1 million in UM coverage?	17. \$1 million in UM coverage costs \$150 per driver. If UM is chosen, the fee must be charged for all drivers.
18. Will RLI write a personal umbrella over a farmowners policy?	18. Yes, they will unless the farm is a commercial farm. Coverage for real farm exposures, equipment and staff are limited. The policy intent is for a true “gentleman farm”, tomatoes in back yard type risk.
19. How do I submit my application for issuance of a policy?	19. There are three ways to submit business: 1). Mail signed application and check to IAS, Inc. 2). Email signed application with request to pay with credit card or ACH transfer in cover letter of your email and you will be called for credit card/ACH details. 3). Choose eSignature in signature option on the on-line application and the application will be emailed to the applicant to electronically sign and pay for.
20. Is the entire risk disqualified if they own a watercraft that is over 45” long and/or has a maximum speed of over 50 mph?	20. The entire risk is not disqualified but that watercraft will be excluded from coverage and should not be counted in the rating questions on the application.

New Business Applications cannot be mailed directly to RLI and must be submitted through a Program Administrator.

Applications that are sent directly to RLI will be forwarded back to the State Program Administrator and may delay coverage being bound.

Email new Connecticut umbrella applications to rmullaly@iiac.org or mail application and check to:

**Independent Agents Services, Inc.
30 Jordan Lane
Wethersfield, CT 06109**

Questions? Call (860) 563-6510