Q1. Where do I go to get a quote for the RLI Personal umbrella?
A1. You should go to the RLI Portal and sign in with your username and password. If you do not have a username and password contact your program administrator for instructions on how to get this information. If you are in a hurry use our Quick Quoter. Information in the Quick Quoter cannot be saved so if you use it and return to it at a later date you will need to input the quote information again.

Q2. What forms of payment are accepted for new business?
A2. Check, Visa, MasterCard, debit or ACH. Payments made by check will result in an Agency Billed account for the first year of the policy. Checks should be made payable to IAS, Inc. for the full gross annual premium. They may be the insured’s check but no third party checks will be accepted.

Q3. How do I pay with credit, debit or ACH for new business?
A3. Email the completed and signed application to your Connecticut Program Manager with your contact information. You will receive an email back letting you know that your quote is correct and approximately when you will be contacted for the payment information over the telephone.

Q4. Can you bind coverage for an RLI Personal Umbrella?
A4. No, you do not have the authority to bind coverage but you may request a specific effective date that can be honored if an acceptable complete application is received with payment within 13 days of your requested effective date.

Q5. Is an original signature required on the application?
A5. No. A photocopied or scanned application with signature is acceptable but if signed by someone other than the applicant the supporting documents giving this person the power to sign for the applicant must accompany the application. RLI also accepts DocuSign, Insure Sign, Right Signature, Assure Sign, Echo Sign, Adobe Cloud, Hello Sign and e-Sign Live electronic signatures when accompanied by the verification page (may also be called Certificate of Completion, History or Signature certificate) from these programs.

Q6. If I mail the application, where do I mail it to?
A6. Mail the completed and signed application along with a check for the full gross annual premium to IAS, Inc. at 30 Jordan Lane, Wethersfield, CT 06109. The agency or insured’s check should be made payable to IAS, Inc. Applications mailed directly to RLI will be delayed in processing since RLI will forward the application back to the state program manager. This may cause an inability to honor your requested effective date.

Q7. Who do I contact with underwriting questions?
A7. The application is self-underwriting but if you should need additional information contact the specific state program manager for the applicant’s home state. For Connecticut it is Rose Mullaly. She can be contacted by telephone at (860) 563-6510 or within Connecticut you may use the toll free number of (800) 255-9787.

Q8. How is the policy received and about how long does it take to be issued?
A8. The policy will be emailed to the RLI contact person listed for each sub-agent’s office. If paying by credit card you will normally receive the policy the same day. If mailing the application you can expect the policy within 1-3 days of receipt in the program manager’s office.

Q9. How do you make changes to the policy once issued?
A9. There are very few changes required during the policy period. Any new purchases or property changes do not need to be reported during the policy term. New purchases are automatically covered. It is always important to ascertain that the appropriate underlying coverages are in force. The only changes that need to be reported to the Program Manager are a change in the primary or mailing address, a death in the household, an increase in coverage desired or a youthful operator being added or deleted from the policy. (Under age 22) RLI does not charge additional premium due to new purchases during the policy year nor do the return a credit for the deletion of property.

Q10. What is the renewal process?
A11. The RLI Personal Umbrella is not an automatic renewal policy. Each year a renewal application is mailed to the insured to update information. The application must be signed and returned to RLI to be re-underwritten. If it is not
returned on time a Notice of Nonrenewal will be sent via certified mail to the insured and a copy will be emailed to your office. If approved a renewal will be offered and a choice of the coverage limits available will be listed on the invoice. To increase or decrease coverage the insured simply sends in the corresponding annual premium for that coverage level. Payment may also be made online by following the instructions on page two of the invoice or by calling 866-302-7925. Once RLI receives the payment the renewal will issue. The renewal will never issue without payment. RLI mails the renewal directly to the insured and a copy will be emailed to your RLI contact within your office.

Q11. Will a copy of the renewal application be sent to your office?
A11. No. You may view the answers to their renewal application on RLI’s site by signing in and searching for the insured’s policy number. You may view, coverage offered, status of policy, current address and third party designee information if applicable as well as print forms you may need.

Q12. What if I forget my username and password for the RLI Personal Umbrella Program?
A12. Contact your program administrator for a temporary password to enter the program.