

Jack Hungelmann Umbrella Comparison Chart

Revised February 18, 2008

FEATURES	COMPANIES									
	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	General Casualty (coverages apply for all states except GA, NC, SC, VA, which use ISO)	USLI	Met Life (Grand Protect)
FORM NO. (ED. DATE)	26029 (5/00)	5400022(4/06)	9639 (3/06)	DL9801 (10/06)	PTO412 (7/06)	R967MN EP (1/00)	WNPU03 (1/03)	PU 91 16 (05 99)	PCU (3/03)	MPL9360 (9/04)
REVIEW DATE	7/07	7/06	2/08	02/08	11/06	6/05	6/05	2/08	1/05	3/06
1) AM Best Rating	A++	A++	A++	N/A	A	A	A-	A	A++	A+
2) Underlying Limits Required:				N/A						
• Auto/Cycle	500/500/50 or 500,000 CSL	250/500/25 or 300,000 CSL	250/500/100 or 300,000 CSL	N/A	500/500/100 or 500,000 CSL	\$500,000 or 500/500/100 ¹	250/500/100 ²	100/300/10 or 300 CSL	250/500/100 or 300,000 CSL	100/300/50 or 100 CSL ³
• Home	\$300,000	\$50,000	\$300,000	N/A	\$300,000 ⁴	\$300,000	\$100,000	\$100,000	\$300,000	\$100,000
–With Pool/Lake	\$300,000	\$50,000	\$300,000	N/A	\$500,000	\$300,000	\$100,000	\$100,000	\$300,000	\$100,000
• Rental Property	\$300,000	\$50,000	\$300,000	N/A	\$500,000	\$300,000	\$100,000	\$100,000	\$300,000	\$100,000
• Employers Liability	\$300,000	None required	Excluded	N/A	\$500,000	not available	not available	Not available	not available	\$100,000
• Recreational Vehicles	\$300,000 or 300/300/50	\$50,000	250/500/100 or 300,000 CSL	N/A	\$500,000	\$300,000	\$100,000	100/300/10 or 300 CSL (no coverage for ATVs & dunebuggies)	250/500/100 or 300,000 CSL	\$100,000
• Snowmobiles	\$300,000	\$50,000	250/500/100 or 300,000 CSL	N/A	\$500,000	\$300,000	\$100,000	\$100,000	250/500/100 or 300,000 CSL	\$100,000
• Watercraft	\$300,000 ⁵	\$50,000	250/500/100 or 300,000 CSL	N/A	\$300,000	\$300,000 ⁶	\$100,000	\$50,000	250/500/100 or 300,000 CSL	100/300/50 or 100 CSL
–Length		500,000 if 26 ft. or more		N/A	\$500,000 if 30 feet or more					
–Horsepower		500,000 if more than 50 hp		N/A	\$500,000 for P.W. over 600 cc					
• Aircraft	1 million	not available	not available	N/A	Excluded	not available	not available		not available	not available

¹ Safeco offers no umbrella coverage at all for cycles!

² WN – Excludes cycle guest passenger liability

³ If primary is not Met Life, 250/500 or 300 CSL

⁴ \$500,000 if any business endorsement

⁵ \$500,000 over 26' including sailboats

⁶ \$500,000 if over 32' powerboats or 26' sailboats

		COMPANIES									
FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	General Casualty (coverages apply for all states except GA, NC, SC, VA, which use ISO)	USLI	Met Life (Grand Protect)	
3) Underlying Policy Requirement?	none	home	auto	N/A	all	auto	all	All – is endorsed onto HO policy except in GA, NC, SC, and VA	none	all	
4) Max Limit Available?	10 million ⁷	50 million	2 million ⁸	N/A	5 million	10 million	5 million	5 million	10 million	9 million	
5) Binding Authority Limit?	5 million	1 million	2 million	N/A	1 million	2 million	1 million	none	none	2 million	
6) Self Insured Retention?	\$250	\$0	\$250	N/A	\$1,000	\$250	\$250	\$500	\$0	\$500	
7) Policy Territory Worldwide?	yes	Yes	Limited ⁹	yes	yes	yes	yes	yes	yes	yes	
8) Worldwide BI & PD Liability Coverage for use of rentals if no underlying insurance											
• Boats	yes ¹⁰	yes ¹¹	yes ¹²	no	NO	yes	No	yes (except iceboats)		yes	
• Snowmobiles	yes ¹³	yes	yes	yes	yes	yes	no	yes	yes	yes	
• ATV's	yes ¹³	yes	yes	yes	yes	yes	no	NO ¹⁴	yes	yes	
• Autos	yes	yes ¹⁵	yes	yes	yes	yes	NO	yes	yes	FOLLOWING FORM ONLY	
• Aircraft, with pilot & crew?	yes (to 30 days)	no	no	no	no	yes	no	no	no	no	
–with insured as pilot?	yes ¹⁶ (to 30 days)	no	no	no	no	no	no	no	no	no	
9) "Care, Custody and Control" Coverage for damage to: ¹⁷											
• Rented vehicles?	yes	yes	no	yes	yes	no	no	yes	no	no	

⁷ Higher limits are available with facultative reinsurance.

⁸ Minimum \$500,000

⁹ Suits must be brought in the U.S. or Canada

¹⁰ Following form unless underlying homeowners is with Auto Owners

¹¹ Limited to 30 days on boats 26 feet or longer, or more than 50 hp

¹² Limited to 50 feet long, not designed to exceed 75 mph, or powered by more than 500 HP (1000 HP for twin in-boards)

¹³ Following form on non-owned RVs if underlying not with Auto Owners

¹⁴ Non-owned ATVs and Dune buggies are completely excluded for all coverage

¹⁵ Autos, FF—cycles, motor homes over 30 days

¹⁶ With underlying coverage

¹⁷ If not contractually required to insure

		COMPANIES									
FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	General Casualty (coverages apply for all states except GA, NC, SC, VA, which use ISO)	USLI	Met Life (Grand Protect)	
• Rented watercraft?	yes ¹⁰	yes	no	no	yes	no	no	yes (except iceboats)	no	yes	
• Rented aircraft?	no	no	no	no	yes	no	no	no	no	no	
• Rental dwellings/ waterbeds?	yes	yes	no	yes	yes	NO	yes	yes	yes	yes	
• Rented snowmobiles & RV's	yes ¹⁸	yes	no	yes	yes	no	no	yes ¹⁹	no	yes	
10) Equipment used to service premises when used off premises? (i.e., mowers, snowblowers)	covered anywhere	anywhere	yes	anywhere	anywhere	anywhere	NO ²⁰	yes	anywhere	anywhere	
11) "Drive Other Cars" BI/PD Coverage if no personal auto?	yes	yes	no	yes ²¹	yes	no	no	yes	yes	borrowed autos only	
12) Fellow Employee Lawsuits? (Using a Co. Car)	yes	No- after 30 days	no	yes ²¹	yes	no ²²	no ²³	no ²⁴	no ²⁵	yes	
13) Vicarious Liability for Other Drivers' Negligence ²⁶	yes	no	no	yes	yes	yes	no	yes	yes	yes ²⁷	
14) Motorcycle guest passenger liability coverage?	yes	yes	yes	yes	yes	no ²⁸	no (25/50 coverage only)	yes	yes	yes	
15) Business Premises Liability?	following form	yes ²⁹	following form	no ³⁰	following form	yes	no	following form	no	following form	

¹⁸ Following form on non-owned RVs if underlying is not with Auto Owners

¹⁹ Non-owned ATVs and Dune buggies are completely excluded for all coverage

²⁰ Excludes all motorized vehicles (golf carts, riding mowers, ATV's)

²¹ If no auto follow form endorsement

²² Unless there is an underlying coverage (Extended Non-owned or Named Non-owner Policy)

²³ Unless there is an underlying coverage (Extended Non-owned or Named Non-owner Policy)

²⁴ Unless there is an underlying coverage (Extended Non-owned or Named Non-owner Policy)

²⁵ Unless there is an underlying coverage (Extended Non-owned or Named Non-owner Policy)

²⁶ For clients who don't drive and are transported by others

²⁷ If not "hired" (i.e., taxi cabs)

²⁸ Safeco completely excludes motorcycle coverage—even if covered by underlying insurance!

²⁹ Doctors and dentists up to two employees; OR if gross revenues are less than \$15,000 with no employees subject to WC, otherwise following form if revenues exceed \$15,000; OR public official jobs if paid less than \$20,000 and work less than a 20 hrs./week average

³⁰ Coverage available by endorsement.

		COMPANIES									
FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	General Casualty (coverages apply for all states except GA, NC, SC, VA, which use ISO)	USLI	Met Life (Grand Protect)	
16) Children's Part-Time Bus.	yes ³¹	yes ³²	yes ³³ , ³⁴	yes ³⁵	yes ³⁶	yes—up to age 23	yes ³⁷	no ³⁸	no	yes ³⁹	
17) Domestic Employers Liability?	yes ⁴⁰	yes ⁴¹	no ⁴²	no	yes	no	no	no	yes ⁴³	yes	
18) Home Child Care?	yes ⁴⁴	yes ⁴⁵	no ⁴⁶	no ⁴⁷	no ⁴⁸	yes ⁴⁹	no ⁵⁰	no ⁵¹	following form	yes ⁵²	
19) Non profit D & O Liability? (BI, PI & PD only)	yes	yes	yes	yes	yes	yes	yes	yes	following form	yes	
20) Sailboat racing?	yes	yes	no	yes	yes, up to 26 ft	yes, up to 25 ft	following form	yes	no	yes	
21) Snowmobile & go kart racing?	yes	no	no	no	Limited ⁵³	no	no	no	no	Owned— following form Non-owned—yes	
22) Automatic coverage for newly acquired motor vehicle?	yes	yes	30-DAY LIMIT	yes	yes	yes	following form	yes	yes	yes	

³¹ If not considered “trade, profession, or occupation”

³² If under age 18, has no employees subject to WC or UEC and earns less than \$15,000 a year

³³ If a "minor" (limited to part-time babysitting, caddying, lawn care, etc.)

³⁴ No coverage for paid pizza or newspaper delivery or any other product delivery

³⁵ If under age 18 (age 21 if full-time student)

³⁶ If under age 21, receipts under \$5,000 annually, and no employees

³⁷ If a “minor” and the work is part time or seasonal

³⁸ Unless covered by underlying insurance listed in the Declarations

³⁹ If not considered “trade, profession, or occupation”

⁴⁰ With underlying EL

⁴¹ Employment Practices Liability is optionally available for up to 5 domestic employees

⁴² Exception: domestic employees if workers’ comp neither required or provided

⁴³ With underlying EL

⁴⁴ If not considered “trade, profession, or occupation”

⁴⁵ If no employees and earn less than \$5,000 a year but with no other valid insurance applicable

⁴⁶ Except occasional part-time home care if covered by underlying insurance

⁴⁷ Unless for a relation or non-monetary child care exchange

⁴⁸ Unless for a relation or non-monetary child care exchange

⁴⁹ If not more than 20 hours a week

⁵⁰ If not considered “trade, profession, or occupation”

⁵¹ Unless covered by underlying insurance listed in the Declarations

⁵² If not considered “trade, profession, or occupation”

⁵³ No coverage for racing except non-owned go-karts and similar recreational vehicles rented at a recreational park and used within the facility, where the top speed is not more than 15 mph

		COMPANIES									
FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	General Casualty (coverages apply for all states except GA, NC, SC, VA, which use ISO)	USLI	Met Life (Grand Protect)	
• Recreational Vehicles?	yes	yes	30-DAY LIMIT	yes	yes	yes	following form	yes ⁵⁴ (except dune buggies)	yes	yes	
• Watercraft?	30-day limit if over 25' long	yes	30-DAY LIMIT	yes	yes	45-DAY LIMIT	following form	yes	Yes	30-DAY LIMIT ⁵⁵	
23) Personal Injury (Libel, Slander)	following form	yes	yes	yes	yes ⁵⁶	yes	yes	yes	following form	yes	
24) Assumed Contractual Liability	yes	yes	NONE	yes	yes	Res. Prem. only	following form	yes	yes	yes	
25) Pollution? -Sudden & Accid.	following form	Yes	no	no	no	no	no	no	no	no	
• Seepage	following form	yes ⁵⁷	no	no	no	no	no	no	no	no	
26) Punitive Damages? ⁵⁸	following form	yes	no	yes	yes	no	no	no ⁵⁹	no	no	
27) Mold Liability?	yes ⁶⁰	no	no	Yes	no	yes	no	no	yes	no	
28) Excess Uninsured and Underinsured Motorist Available?	no ⁶¹	no	yes (\$1 million)	no	no	no	no	Yes in most states, up to \$2 million	yes ⁶² \$1 million	yes \$1 million	
29) Mandatory Endorsements	A, B, H, I, S, T ⁶³	none	none	none	none	P	M, N, J	N	P	K, N	

⁵⁴ Both owned and non-owned ATVs and Dune buggies are completely excluded for all coverage. Coverage for owned ATV's is available by endorsement.

⁵⁵ And only if covered by underlying insurance

⁵⁶ Unless employment related

⁵⁷ Except for pollution from farming or hobby farming

⁵⁸ If allowed by statute where the suit is filed

⁵⁹ However, will defend such suits

⁶⁰ Even if excluded by underlying policy

⁶¹ Auto-Owners does make this coverage available in a few states, but not Minnesota.

⁶² Basic price includes \$25,000 UM/UDM w/option to increase to \$1 million

⁶³ Unless underlying HO with A-O

Mandatory Endorsements Key Code:

- | | |
|---|---|
| A) Personal Injury following form | K) Lead exclusion |
| B) Punitive Damage following form | L) Excess Loss Assessment Coverage for Homeowners Association property assessments only |
| C) Asbestos exclusion | M) Punitive Damages exclusion |
| D) Care, Custody & Control exclusion | N) Mold liability exclusion |
| E) Personal Injury exclusion | O) Vicarious Liability for Liquor Served to Minors exclusion |
| F) Specified Locations coverage | P) Unlicensed Operator exclusion |
| G) Automobile exclusion | Q) Absolute Recreational Vehicle/Snowmobile exclusion |
| H) Pollution Liability following form | R) Absolute motorcycle exclusion |
| I) Watercraft Liability following form | S) Communicable disease exclusion |
| J) Guest passenger exclusion (cycles and ATV's) | T) Following form RV coverage if there are any owned RV's unless underlying is with Auto Owners |

Copyright 2008

This Umbrella Comparison Chart spreadsheet is copyrighted by Jack Hungelmann 2008. Neither the format nor the content is to be used or reproduced without Jack Hungelmann's express written permission.

Disclaimer

Umbrella policies and their mandatory endorsements are constantly changing, even varying from state to state in the same company. Therefore, the summaries and coverage analysis of this document are for illustrative purposes only. The coverage analyses are the author's opinions only—not the opinions of insurance companies represented here.