

Jack Hungelmann Umbrella Comparison Chart

Revised September 2, 2009

		COMPANIES									
FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Protect)	
FORM No. (ED. DATE)	26029 (5/00)	5400022(4/06)	9639 (3/06) w/2746 endorse. (3/09)	DL9801 (10/06)	PTO412 (7/06)	R967MNE P (1/00)	WNPU03 (1/03)	PUP 320 (10/06)	PCU (3/03)	MPL9360 (9/04)	
REVIEW DATE	7/07	7/06	7/09	02/08	11/06	6/05	6/05	07/09	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	250/500/50 ³ 300/300/50 ⁴ or 300,000 CSL	250/500/100 or 300,000 CSL	100/300/50 or 100 CSL ⁵	
• Home	\$300,000	\$50,000	\$300,000	N/A	\$300,000 ⁶	\$300,000	\$100,000	\$300,000	\$300,000	\$100,000	
–With Pool/Lake	\$300,000	\$50,000	\$300,000	N/A	\$500,000	\$300,000	\$100,000	\$300,000	\$300,000	\$100,000	
• Rental Property	\$300,000	\$50,000	\$300,000	N/A	\$500,000	\$300,000	\$100,000	\$300,000	\$300,000	\$100,000	
• Employers Liability	\$300,000	None required	Excluded	N/A	\$500,000	not available	not available	Excluded	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	100/300/25 or 100,000 CSL	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	100/300/25 or 100,000 CSL	250/500/100 or 300,000 CSL	\$100,000	
• Watercraft	\$300,000 ⁷	\$50,000	250/500/100 or 300,000 CSL	N/A	\$300,000	\$300,000 ⁸	\$100,000	250/500/100 or 300,000 CSL	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	not available	
3) Underlying Policy Requirement?	none	home	auto	N/A	all	auto	all	none	none	all	

¹ Safeco excludes coverage for cycles. Coverage is available for an additional premium.

² WN – Excludes cycle guest passenger liability

³ 500/500/50 or \$500,000 CSL required if any drivers in the household under age 22

⁴ 100/300/50 is available for an extra charge

⁵ If primary is not Met Life, 250/500 or 300 CSL

⁶ \$500,000 if any business endorsement

⁷ \$500,000 over 26' including sailboats

⁸ \$500,000 if over 32' powerboats or 26' sailboats

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FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Protect)	
4) Max Limit Available?	10 million ⁹	50 million	5 million ¹⁰	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	yes	yes	yes	yes	yes	Limited ¹¹	yes	yes	
8) Worldwide BI & PD Liability Coverage for use of rentals if no underlying insurance											
• Boats	yes ¹²	yes ¹³	yes ¹⁴	no	NO	yes	No	yes ¹⁵		yes	
• Snowmobiles	yes ¹⁶	yes	yes	yes	yes	yes	no	yes	yes	yes	
• ATV's	yes ¹⁶	yes	yes	yes	yes	yes	no	yes	yes	yes	
• Autos	yes	yes ¹⁷	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 ¹⁸ (to 30 days)	no	no	no	no	no	no	no	no	no	
9) "Care, Custody and Control" Coverage for damage to: ¹⁹											
• Rented vehicles?	yes	yes	no	yes	yes	no	no	no	no	no	
• Rented watercraft?	yes ¹²	yes	no	no	yes	no	no	no	no	yes	
• Rented aircraft?	no	no	no	no	yes	no	no	no	no	no	
• Rental dwellings/ waterbeds?	yes	yes	no	yes	yes	NO	yes	NO	yes	yes	
• Rented snowmobiles & RV's	yes ²⁰	yes	no	yes	yes	no	no	no	no	yes	

⁹ Higher limits are available with facultative reinsurance.

¹⁰ Minimum \$500,000

¹¹ Suits must be brought in the U.S. or Canada

¹² Following form unless underlying homeowners is with Auto Owners

¹³ Limited to 30 days on boats 26 feet or longer, or more than 50 hp

¹⁴ Limited to 50 feet long, not designed to exceed 75 mph, or powered by more than 500 HP (1000 HP for twin in-boards)

¹⁵ Except boats over 45 feet long or capable of speeds in excess of 50 mph (other than personal watercraft)

¹⁶ Following form on non-owned RVs if underlying not with Auto Owners

¹⁷ Autos, FF—cycles, motor homes over 30 days

¹⁸ With underlying coverage

¹⁹ If not contractually required to insure

²⁰ Following form on non-owned RVs if underlying is not with Auto Owners

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FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Protect)	
10) Equipment used to service premises when used off premises? (i.e., mowers, snow blowers)	covered anywhere	anywhere	yes	anywhere	anywhere	anywhere	NO ²¹	yes	anywhere	anywhere	
11) "Drive Other Cars" BI/PD Coverage if no personal auto?	yes	yes	no	yes ²²	yes	no	no	yes	yes	borrowed autos only	
12) Fellow Employee Lawsuits? (Using a Co. Car)	yes	No- after 30 days	no	yes ²²	yes	no ²³	no ²³	yes	no ²³	yes	
13) Vicarious Liability for Other Drivers' Negligence ²⁴	yes	no	no	yes	yes	yes	no	yes	yes	yes ²⁵	
14) Motorcycle guest passenger liability coverage?	yes	yes	yes	yes	yes	no ²⁶	no (25/50 coverage only)	yes	yes	yes	
15) Business Premises Liability?	following form	yes ²⁷	following form	no ²⁸	following form	yes	no	following form	no	following form	
16) Children's Part-Time Bus.	yes ²⁹	yes ³⁰	Limited ^{31, 32}	yes ³³	yes ³⁴	yes—up to age 23	yes ³⁵	following form	no	yes ³⁵	
17) Domestic Employers Liability?	yes ³⁶	yes ³⁷	no ³⁸	no	yes	no	no	no	yes ³⁹	yes	

²¹ Excludes all motorized vehicles (golf carts, riding mowers, ATV's)

²² If no auto follow form endorsement

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

²⁴ For clients who don't drive and are transported by others

²⁵ If not "hired" (i.e., taxi cabs)

²⁶ Safeco completely excludes motorcycle coverage—even if covered by underlying insurance! You can however, delete the exclusion for an additional premium.

²⁷ 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

²⁸ Coverage available by endorsement.

²⁹ If not considered "trade, profession, or occupation"

³⁰ If under age 18, has no employees subject to WC or UEC and earns less than \$15,000 a year

³¹ If a "minor" (limited to part-time babysitting, caddying, lawn care, etc.)

³² **No coverage for paid pizza or newspaper delivery or any other product delivery**

³³ If under age 18 (age 21 if full-time student)

³⁴ If under age 21, receipts under \$5,000 annually, and no employees

³⁵ If not considered "trade, profession, or occupation"

³⁶ With underlying EL

³⁷ Employment Practices Liability is optionally available for up to 5 domestic employees

³⁸ Exception: domestic employees if workers' comp neither required or provided

³⁹ With underlying EL

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FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Protect)	
18) Home Child Care?	yes ⁴⁰	yes ⁴¹	no ⁴²	no ⁴³	no ⁴³	yes ⁴⁴	no ⁴⁵	following form	following form	yes ⁴⁵	
19) Non profit D & O Liability? (BI, PI & PD only)	yes	yes	yes	yes	yes	yes	yes	following form	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 ⁴⁶	no	no	no	no	Owned- following form Non-owned-yes	
22) Automatic coverage for newly acquired motor vehicle?	yes	Yes	yes	yes	yes	yes	following form	following form	yes	yes	
• Recreational Vehicles?	yes	yes	yes	yes	yes	yes	following form	yes	yes	yes	
• Watercraft?	30-day limit if over 25' long	yes	yes	yes	yes	yes	45-DAY LIMIT	following form	yes	Yes	30-DAY LIMIT ⁴⁷
23) Personal Injury (Libel, Slander)	following form	yes	yes	yes	yes	yes ⁴⁸	yes	yes	following form	following form	yes
24) Assumed Contractual Liability	yes	yes	NONE	yes	yes	Res. Prem. only	following form	following form	yes	yes	
25) Pollution? -Sudden & Accid.	following form	Yes	no	no	no	no	no	no	no	no	
• Seepage	following form	yes ⁴⁹	no	no	no	no	no	no	no	no	
26) Punitive Damages? ⁵⁰	following form	yes	no	yes	yes	no	no	yes	no	no	
27) Mold Liability?	yes ⁵¹	no	no	Yes	no	yes	no	no	yes	no	

⁴⁰ If not considered "trade, profession, or occupation"

⁴¹ If no employees and earn less than \$5,000 a year but with no other valid insurance applicable

⁴² Except occasional part-time home care if covered by underlying insurance

⁴³ Unless for a relation or non-monetary child care exchange

⁴⁴ If not more than 20 hours a week

⁴⁵ If not considered "trade, profession, or occupation"

⁴⁶ 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

⁴⁷ And only if covered by underlying insurance

⁴⁸ Unless employment related

⁴⁹ Except for pollution from farming or hobby farming

⁵⁰ If allowed by statute where the suit is filed

⁵¹ Even if excluded by underlying policy

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	FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Protect)
28)	Excess Uninsured and Underinsured Motorist Available?	no ⁵²	no	yes (\$1 million)	no	no	no	no	Some states ⁵³	yes ⁵⁴ \$1 million	yes \$1 million
29)	Mandatory Endorsements	A, B, H, I, S, T ⁵⁵	none	V	none	none	P	M, N, J	U	P	K, N

⁵² Auto-Owners does make this coverage available in a few states, but not Minnesota.

⁵³ Excess coverage for UM and UDM available only in FL, WV, IN, LA, NH, and VT

⁵⁴ Basic price includes \$25,000 UM/UDM w/option to increase to \$1 million

⁵⁵ Unless underlying HO with A-O

Mandatory Endorsements Key Code:

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

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