

Jack Hungelmann Umbrella Comparison Chart
Stand-Alone Umbrella Companies
Revised April 2011

	FEATURES	COMPANIES			
		AUTO-OWNERS	RLI	USLI	American Alternative ¹
	FORM NO. (ED. DATE)	26029 (5/00)	PUP 320 (10/06)	PCU (3/03)	PUP 100 (6/09)
	REVIEW DATE	7/07	11/10	1/05	4/10
1)	AM Best Rating	A++	A+	A++	A+
2)	Underlying Limits Required:				
	• Auto/Cycle	500/500/100 or 500,000 CSL	250/500/50 ² 300/300/50 ³ or 300,000 CSL	250/500/100 or 300,000 CSL	250/500/100 or 300,000 CSL
	• Home	\$300,000	\$300,000	\$300,000	\$300,000
	–With Pool/Lake	\$300,000	\$300,000	\$300,000	\$300,000
	• Rental Property	\$300,000	\$300,000	\$300,000	\$300,000
	• Employers Liability	\$300,000	excluded	not available	not available
	• Recreational Vehicles	\$300,000 or 300/300/50	100/300/25 or 100,000 CSL	250/500/100 or 300,000 CSL	\$300,000
	• Snowmobiles	\$300,000	100/300/25 or 100,000 CSL	250/500/100 or 300,000 CSL	\$300,000
	• Watercraft	\$300,000 ⁴	250/500/100 or 300,000 CSL	250/500/100 or 300,000 CSL	\$300,000
	–Length				
	–Horsepower				
	• Aircraft	1 million	not available	not available	not available
3)	Underlying Policy Requirement?	none	none	none	none
4)	Max Limit Available?	10 million ⁵	5 million	10 million	10 million ⁶
5)	Binding Authority Limit?	5 million	none	none	none
6)	Self Insured Retention?	\$250	\$500	\$0	\$0
7)	Policy Territory Worldwide?	yes	yes	yes	yes
8)	Worldwide BI & PD Liability Coverage for use of rentals if no underlying insurance				
	• Boats	no ⁸	yes ^{7 & 9}	yes	no ¹⁰
	• Snowmobiles	no	yes ⁷	yes	no ¹⁰
	• ATV's	no	yes ⁷	yes	no ¹⁰
	• Autos	yes	yes ⁷	yes	no ¹⁰
	• Aircraft, with pilot & crew?	yes (to 30 days)	no	no	no
	–With insured as pilot?	yes ¹¹ (to 30 days)	no	no	no
9)	"Care, Custody and Control" Coverage for damage to: ¹²				
	• Rented vehicles?	yes	no	no	no
	• Rented watercraft?	following form	no	no	no
	• Rented aircraft?	no	no	no	No
	• Rental dwellings/cabins/wedding receptions?	yes	NO	yes	no
	• Rented snowmobiles & RV's	yes ¹³	no	no	no

	FEATURES	COMPANIES			
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10)	Equipment used to service premises when used off premises? (i.e., mowers, snow blowers)	covered anywhere	yes	anywhere	following form
11)	"Drive Other Cars" BI/PD Coverage if no personal auto?	yes	yes	yes	following form
12)	Fellow Employee Lawsuits? (Using a Co. Car)	following form	yes	no ¹⁴	no
13)	Vicarious Liability for Other Drivers' Negligence ¹⁵	following form	no ¹⁶	yes	no
14)	Motorcycle guest passenger liability coverage?	following form	yes	yes	following form
15)	Business Premises Liability?	following form	following form	no	following form
16)	Children's Part-Time Bus.	yes ¹⁷	following form	no	yes ¹⁸
17)	Domestic Employers Liability?	yes ¹⁹	no	yes ²⁰	no
18)	Home Child Care?	yes ²¹	following form	following form	following form
19)	Non profit D & O Liability? (BI, PI & PD only)	yes	following form	following form	yes
20)	Sailboat racing?	yes	yes	no	yes
21)	Snowmobile & go kart racing?	yes	no	no	no
22)	Automatic coverage for newly acquired motor vehicle?	yes	yes	yes	following form
	• Recreational Vehicles?	yes	yes	yes	following form
	• Watercraft?	30-day limit if over 25' long	yes	yes	following form
23)	Personal Injury (Libel, Slander)	following form	following form	following form	following form
24)	Assumed Contractual Liability	yes	following form	yes	following form
25)	Pollution? Sudden & Accid.	following form	no	no	no
	• Seepage	following form	no	no	no
26)	Punitive Damages? ²²	following form	no	no	no
27)	Mold Liability?	yes ²³	no	yes	no
28)	Excess Uninsured and Underinsured Motorist Available?	no ²⁴	yes ²⁵	yes ²⁶ \$1 million	yes
29)	Mandatory Endorsements	A, B, H, I, S, T	U	P	W

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	W) Farm liability completely excluded even with underlying coverage
L) Excess Loss Assessment Coverage for Homeowners' Association property assessments only	

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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.

¹ Through PersonalUmbrella.com

² 500/500/50 or \$500,000 CSL required if any drivers in the household under age 22

³ 100/300/50 is available for an extra charge.

⁴ \$500,000 over 26' including sailboats

⁵ Higher limits are available with facultative reinsurance.

⁶ \$6-\$10 million subject to more stringent underwriting standards

⁷ Suits must be brought in the U.S. or Canada.

⁸ Following form unless underlying homeowners is with Auto Owners

⁹ Except boats over 45 feet long or capable of speeds in excess of 50 mph (other than personal watercraft)

¹⁰ Unless underlying coverage

¹¹ With underlying coverage

¹² If not contractually required to insure

¹³ Following form on non-owned RV's if underlying is not with Auto Owners

¹⁴ Unless there is an underlying coverage (Extended Non-owned or Named Non-owner Policy)

¹⁵ For clients who don't drive and are transported by others

¹⁶ Per the interpretation of our RLI Claims Department

¹⁷ If not considered "trade, profession, or occupation"

¹⁸ If not considered "trade, profession, or occupation" and under age 21

¹⁹ With underlying EL

²⁰ With underlying EL

²¹ If not considered "trade, profession, or occupation"

²² If allowed by statute where the suit is filed

²³ Even if excluded by underlying policy

²⁴ Auto-Owners does make this coverage available in a few states, but not Minnesota.

²⁵ Filed in all states January, 2011.

²⁶ Basic price includes \$25,000 UM/UDM w/option to increase to \$1 million.