

**Jack Hungelmann Umbrella Comparison Chart**  
**All Companies vs. Cincinnati Insurance Company & ACE**  
**Revised December 21, 2010**

		COMPANIES												
FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Prot.)	American Alternative <sup>1</sup>	Cincinnati Insurance Co.	ACE	
FORM NO. (ED. DATE)	26029 (5/00)	5400022(5/10)	9639 (3/06) w/2746 endorse. (3/09)	DL9801 (10/06)	PTO412 (7/06)	P967MNEP (7/09)	WNPU03 (1/03)	PUP 320 (4/10)	PCU (3/03)	MPL9360 (9/04)	PUP 100 (6/09)	UX101UM (4/10)	Umb ACE (6/09)	
REVIEW DATE	7/07	7/10	7/09	02/08	7/10	9/09	6/05	11/10	1/05	3/06	4/10	11/10	11/10	
1) AM Best Rating	A++	A++	A++	N/A	A	A	A-	A+	A++	A+	A+	A+	A+	
2) Underlying Limits Required:				N/A										
• Auto/Cycle	500/500/100 or 500,000 CSL	250/500/25 or 300,000 CSL	250/500/100 or 300,000 CSL	N/A	250/500/100 or 300,000 CSL	\$300,000 or 250/500/100 <sup>2</sup>	250/500/100	250/500/50 <sup>3</sup> 300/300/50 <sup>4</sup> or 300,000 CSL	250/500/100 or 300,000 CSL	100/300/50 or 100 CSL <sup>5</sup>	250/500/100 or 300,000 CSL	100/300/100 or 300,000 CSL <sup>6</sup>	300,000 or 250/500/100 or 300/300/25	
• Home	\$300,000	\$50,000	\$300,000	N/A	\$300,000 <sup>7</sup>	\$300,000	\$100,000	\$300,000	\$300,000	\$100,000	\$300,000	\$300,000	\$300,000	
–With Pool/Lake	\$300,000	\$50,000	\$300,000	N/A	\$300,000	\$300,000	\$100,000	\$300,000	\$300,000	\$100,000	\$300,000	\$300,000	\$300,000	
• Rental Property	\$300,000	\$50,000	\$300,000	N/A	\$300,000	\$300,000	\$100,000	\$300,000	\$300,000	\$100,000	\$300,000	\$300,000 <sup>8</sup>	\$300,000	
• Employers Liability	\$300,000 <sup>9</sup>	None required	Excluded	N/A	\$300,000	not available	not available	Excluded	\$300,000	\$100,000	not available	N/A	\$300,000	
• Recreational Vehicles	\$300,000 or 300/300/50	\$50,000	250/500/100 or 300,000 CSL	N/A	\$300,000	\$300,000	\$100,000	100/300/25 or 100,000 CSL	250/500/100 or 300,000 CSL	\$100,000	\$300,000	100/300/100 or 300,000 CSL <sup>6</sup>	\$300,000	
• Snowmobiles	\$300,000	\$50,000	250/500/100 or 300,000 CSL	N/A	\$300,000	\$300,000	\$100,000	100/300/25 or 100,000 CSL	250/500/100 or 300,000 CSL	\$100,000	\$300,000	100/300/100 or 300,000 CSL <sup>6</sup>	\$300,000	
• Watercraft	\$300,000 <sup>10</sup>	\$50,000	250/500/100 or 300,000 CSL	N/A	\$300,000	\$300,000 <sup>11</sup>	\$100,000	250/500/100 or 300,000 CSL	250/500/100 or 300,000 CSL	100/300/50 or 100 CSL	\$300,000	\$300,000	\$300,000	
–Length		\$500,000 if 26 ft. or more		N/A	\$500,000 if 30 feet or more							\$300,000 if over 20 feet <sup>8</sup>	\$500,000 up to 50 ft. <sup>12</sup>	
–Horsepower		\$500,000 if more than 50 hp		N/A	\$500,000 for P.W. over 600 cc							\$300,000 if more than 50 hp <sup>8</sup>	\$500,000 if more than 50 hp	
• Aircraft	1 million	not available	not available	N/A	Excluded	not available	not available	not available	not available	not available	not available	N/A	not available	

<sup>1</sup> Through PersonalUmbrella.com

<sup>2</sup> Safeco excludes coverage for cycles. Coverage is available for an additional premium. Min U/L limits for cycles 500 CSL or 500/500/100.

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

<sup>4</sup> 100/300/50 is available for an extra charge

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

<sup>6</sup> 250/500/100 or 500 CSL if Cincinnati does not write the primary

<sup>7</sup> \$500,000 if any business endorsement

<sup>8</sup> \$500,000 if Cincinnati does not write the primary

<sup>9</sup> If extended from Homeowner's; otherwise, 100/100/500 if a stand-alone coverage

<sup>10</sup> \$500,000 over 26' including sailboats

<sup>11</sup> \$500,000 if over 32' powerboats or 26' sailboats

<sup>12</sup> \$1 million 50 ft. and above

		COMPANIES												
FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Prot.)	American Alternative <sup>1</sup>	Cincinnati Insurance Co.	ACE	
3) Underlying Policy Requirement?	none	home	auto	N/A	all	auto	all	None	none	All	none	auto and home	auto, home and PAF	
4) Max Limit Available?	10 million <sup>13</sup>	50 million	5 million <sup>14</sup>	N/A	5 million	10 million	5 million	5 million	10 million	9 million	10 million <sup>15</sup>	10 million	100 million	
5) Binding Authority Limit?	5 million	1 million	2 million	N/A	1 million	2 million	1 million	none	none	2 million	none	2 million	5 million	
6) Self Insured Retention?	\$250	\$0	\$250	N/A	\$1,000	\$250	\$250	\$500	\$0	\$500	\$0	\$0	none	
7) Policy Territory Worldwide?	yes	yes	<b>yes</b>	yes	yes	yes	yes	Limited <sup>16</sup>	yes	Yes	yes	yes	yes	
8) Worldwide BI & PD Liability Coverage for use of rentals if no underlying insurance														
• Boats	yes <sup>17</sup>	yes <sup>18</sup>	yes <sup>19</sup>	no	<b>NO</b>	yes	No	yes <sup>16 &amp; 20</sup>		yes	no <sup>21</sup>	yes up to 30 days	<b>NO</b>	
• Snowmobiles	yes <sup>22</sup>	yes	yes	yes	yes	yes	no	yes <sup>16</sup>	yes	yes	no <sup>21</sup>	yes	<b>NO</b>	
• ATV's	yes <sup>22</sup>	yes	yes	yes	yes	yes	no	yes <sup>16</sup>	yes	yes	no <sup>21</sup>	no	<b>NO</b>	
• Autos	yes	yes <sup>23</sup>	yes	yes	yes	yes	<b>NO</b>	yes <sup>16</sup>	Yes	<b>FOLLOWING FORM ONLY</b>	no <sup>21</sup>	no	yes (to 45 days)	
• Aircraft, with pilot & crew?	yes (to 30 days)	yes	no	no	no	<b>yes</b>	no	no	no	no	no	yes	yes	
–with insured as pilot?	yes <sup>24</sup> (to 30 days)	no	no	no	no	no	no	no	no	no	no	no	no	
9) "Care, Custody and Control" Coverage for damage to: <sup>25</sup>														
• Rented vehicles?	yes	yes	no	yes	yes	no	no	no	no	no	no	no	yes	
• Rented watercraft?	yes <sup>17</sup>	yes	no	no	yes	no	no	no	no	yes	no	no	yes	
• Rented aircraft?	no	no	no	no	yes	no	no	no	no	no	no	no	yes	
• Rental dwellings/cabins/wedding receptions?	yes	yes	no	yes	yes	<b>NO</b>	yes	<b>NO</b>	Yes	yes	no	no	yes	

<sup>13</sup> Higher limits are available with facultative reinsurance.

<sup>14</sup> Minimum \$500,000

<sup>15</sup> \$6-\$10 million subject to more stringent underwriting standards

<sup>16</sup> Suits must be brought in the U.S. or Canada

<sup>17</sup> Following form unless underlying homeowners is with Auto Owners

<sup>18</sup> Limited to 30 days on boats 26 feet or longer, or more than 50 hp

<sup>19</sup> Limited to 50 feet long, not designed to exceed 75 mph, or powered by more than 500 HP (1000 HP for twin in-boards)

<sup>20</sup> Except boats over 45 feet long or capable of speeds in excess of 50 mph (other than personal watercraft)

<sup>21</sup> Unless underlying coverage

<sup>22</sup> Following form on non-owned RVs if underlying not with Auto Owners

<sup>23</sup> Autos, FF—cycles, motor homes over 30 days

<sup>24</sup> With underlying coverage

<sup>25</sup> If not contractually required to insure

		COMPANIES												
	FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Prot.)	American Alternative <sup>1</sup>	Cincinnati Insurance Co.	ACE
	• Rented snowmobiles & RV's	yes <sup>26</sup>	yes	no	yes	yes	no	no	no	no	yes	no	no	yes
10)	Equipment used to service premises when used off premises? (i.e., mowers, snow blowers)	covered anywhere	anywhere	yes	anywhere	anywhere	anywhere	<b>NO</b> <sup>27</sup>	yes	anywhere	anywhere	following form	yes	<b>NO!</b>
11)	"Drive Other Cars" BI/PD Coverage if no personal auto?	yes	yes	no	yes <sup>28</sup>	yes	<b>Yes</b>	no	yes	yes	borrowed autos only	following form	yes	yes (to 45 days)
12)	Fellow Employee Lawsuits? (Using a Co. Car)	yes	yes	no	yes <sup>28</sup>	yes	no <sup>29</sup>	no <sup>29</sup>	yes	no <sup>29</sup>	yes	no	<b>NO!</b> <sup>30</sup>	following form
13)	Vicarious Liability for Other Drivers' Negligence <sup>31</sup>	yes	yes	no	yes	yes	yes	no	Yes	yes	yes <sup>32</sup>	no	yes	yes
14)	Motorcycle guest passenger liability coverage?	yes	yes	yes	yes	yes	<b>yes</b> <sup>33</sup>	yes	yes	yes	yes	following form	yes	yes
15)	Business Premises Liability?	following form	yes <sup>34</sup>	following form	no <sup>35</sup>	following form	<b>NO</b> <sup>36</sup>	no	following form	no	following form	following form	following form <sup>37 38</sup>	yes
16)	Children's Part-Time Bus.	yes <sup>39</sup>	yes <sup>40</sup>	Limited <sup>41, 42</sup>	yes <sup>43</sup>	yes <sup>44</sup>	yes—up to age 23	yes <sup>45</sup>	following form	no	yes <sup>45</sup>	yes <sup>46</sup>	yes, if a minor	yes <sup>47</sup>

<sup>26</sup> Following form on non-owned RVs if underlying is not with Auto Owners

<sup>27</sup> Excludes all motorized vehicles (golf carts, riding mowers, ATV's)

<sup>28</sup> If no auto follow form endorsement

<sup>29</sup> Unless there is an underlying coverage (Extended Non-owned or Named Non-owner Policy)

<sup>30</sup> Even if primary provides coverage.

<sup>31</sup> For clients who don't drive and are transported by others

<sup>32</sup> If not "hired" (i.e., taxi cabs)

<sup>33</sup> Safeco excludes motorcycle coverage. You can however, delete the exclusion for an additional premium.

<sup>34</sup> 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

<sup>35</sup> Coverage available by endorsement.

<sup>36</sup> Residence premises coverage only is available by endorsement with underlying coverage.

<sup>37</sup> No product liability coverage for selling vitamins, over-the-counter drugs, supplements, etc.

<sup>38</sup> Only if less than \$2,000 was earned in prior 12 months

<sup>39</sup> If not considered "trade, profession, or occupation"

<sup>40</sup> If under age 18, has no employees subject to WC or UEC and earns less than \$15,000 a year

<sup>41</sup> If a "minor" (limited to part-time babysitting, caddying, lawn care, etc.)

<sup>42</sup> **No coverage for paid pizza or newspaper delivery or any other product delivery**

<sup>43</sup> If under age 18 (age 21 if full-time student)

<sup>44</sup> If under age 21, receipts under \$5,000 annually, and no employees

<sup>45</sup> If not considered "trade, profession, or occupation"

<sup>46</sup> If not considered "trade, profession, or occupation" and under age 21

<sup>47</sup> If there are no employees and less than \$15,000 income

		COMPANIES												
	FEATURES	AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Prot.)	American Alternative <sup>1</sup>	Cincinnati Insurance Co.	ACE
17)	Domestic Employers Liability?	yes <sup>48</sup>	yes <sup>49</sup>	no <sup>50</sup>	no	yes	NO <sup>51</sup>	no	no	yes <sup>52</sup>	yes	no	no	Limited <sup>53</sup>
18)	Home Child Care?	yes <sup>54</sup>	yes <sup>55</sup>	no <sup>56</sup>	no <sup>57</sup>	no <sup>57</sup>	yes <sup>58</sup>	no <sup>59</sup>	following form	following form	yes <sup>59</sup>	following form	no <sup>57</sup>	no
19)	Non profit D & O Liability? (BI, PI & PD only)	yes	yes	yes	yes	yes	yes	yes	following form	following form	yes	yes	yes	yes
20)	Sailboat racing?	yes	yes	no	yes	yes, up to 26 ft	yes, up to 25 ft	following form	Yes	no	Yes	yes	yes	yes
21)	Snowmobile & go kart racing?	yes	no	no	no	Limited <sup>60</sup>	no	no	no	no	Owned–following form Non-owned–yes	no	yes	no
22)	Automatic coverage for newly acquired motor vehicle?	yes	Yes	yes	yes	yes	<b>Autos only (45 days cyc)</b>	following form	yes	yes	yes	following form	yes	yes
	• Recreational Vehicles?	yes	yes	yes	yes	yes	<b>45-DAY LIMIT</b>	following form	yes	yes	yes	following form	yes	<b>NO</b>
	• Watercraft?	30-day limit if over 25' long	yes	yes	yes	yes	<b>45-DAY LIMIT</b>	following form	yes	Yes	<b>30-DAY LIMIT<sup>61</sup></b>	following form	yes	yes
23)	Personal Injury (Libel, Slander)	following form	yes	yes	yes	yes <sup>62</sup>	yes	Yes	yes	following form	yes	following form	yes	yes
24)	Assumed Contractual Liability	yes	yes	<b>NONE</b>	yes	Yes	Res. Prem. only	following form	following form	yes	yes	following form	Res. Prem. only	yes
25)	Pollution? -Sudden & Accid.	following form	yes	no	no	no	no	no	no	no	no	no	yes <sup>63</sup>	yes
	• Seepage	following form	yes <sup>64</sup>	no	no	no	no	no	no	no	no	no	yes <sup>63</sup>	yes

<sup>48</sup> With underlying EL

<sup>49</sup> Employment Practices Liability is optionally available for up to 5 domestic employees

<sup>50</sup> Exception: domestic employees if workers' comp neither required or provided

<sup>51</sup> **In states where a homeowner is not required to provide workers comp on domestic employees, Safeco excludes liability coverage for injuries caused to all domestic workers, other than maintenance workers.**

<sup>52</sup> With underlying EL

<sup>53</sup> Excess coverage for injuries to private staff who work more than 15 hours a week. No coverage for anyone else.

<sup>54</sup> If not considered "trade, profession, or occupation"

<sup>55</sup> If no employees and earn less than \$5,000 a year but with no other valid insurance applicable

<sup>56</sup> Except occasional part-time home care if covered by underlying insurance

<sup>57</sup> Unless for a relation or non-monetary child care exchange and earns less than \$2,000 in the prior 12 months

<sup>58</sup> **If not more than 20 hours a week**

<sup>59</sup> If not considered "trade, profession, or occupation"

<sup>60</sup> 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

<sup>61</sup> And only if covered by underlying insurance

<sup>62</sup> Unless employment related

<sup>63</sup> Only if the fuel storage tank holds 500 gallons or less.

<sup>64</sup> Except for pollution from farming or hobby farming

	FEATURES	COMPANIES												
		AUTO-OWNERS	CHUBB	PROGRESSIVE	ISO	HARLEYSVILLE	SAFECO	WESTERN NATIONAL	RLI	USLI	Met Life (Grand Prot.)	American Alternative <sup>1</sup>	Cincinnati Insurance Co.	ACE
26)	Punitive Damages? <sup>65</sup>	following form	yes	no	yes	yes	no	No	no	no	no	no	yes	yes
27)	Mold Liability?	yes <sup>66</sup>	yes	no	yes	no	yes	no	no	yes	no	no	no	yes
28)	Excess Uninsured and Underinsured Motorist Available?	no <sup>67</sup>	yes	yes (\$1 million)	no	no	no	no	yes <sup>68</sup>	yes <sup>69</sup> \$1 million	yes \$1 million	yes	yes \$1 million	yes \$10 million
29)	Mandatory Endorsements	A, B, H, I, S, T <sup>70</sup>	none	V	none	none	none	M, N	U	P	K, N	W	none	none

**Mandatory Endorsements Key Code:**

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

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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.

<sup>65</sup> If allowed by statute where the suit is filed

<sup>66</sup> Even if excluded by underlying policy

<sup>67</sup> Auto-Owners does make this coverage available in a few states, but not Minnesota.

<sup>68</sup> Filed in all states January, 2011.

<sup>69</sup> Basic price includes \$25,000 UM/UDM w/option to increase to \$1 million

<sup>70</sup> Unless underlying HO with A-O