

## Case Study – Choosing the Best Umbrella

RISKS NOT COVERED BY PRIMARY AUTO AND HOMEOWNER'S POLICIES	COVERED BY UMBRELLA POLICY (YES, NO OR FF)									
	AO	CH	PG	ISO	HV	SC	WN	GC	US	ML
1) Boat Rental										
a) Bodily injury and property damage liability when renting the houseboat caused by your client's negligence.	Yes	Yes	Yes	No	No	Yes	No	Yes	No	Yes
b) Up to \$300,000 property damage liability for damaged caused to the houseboat by your client's negligence.	Yes	Yes	No	No	Yes	No	No	Yes	No	Yes
c) The contractual responsibility in the boat rental contract to be liable for up to \$300,000 of damage to the houseboat no matter how it's caused (such as damage done to the boat in a severe wind storm).	Yes	Yes	No	No	Yes	No	No	Yes	No	Yes
d) Liability for damage done to the boat up to \$300,000 arising from the negligence of the other family your clients are renting the boat with.	Yes	Yes	No	No	Yes	No	No	Yes	No	Yes
e) The indemnity liability in which your client has agreed to defend and pay judgment against the boat owner arising out of the operation of the boat by your client (assumed contractual liability).	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes
2) Bodily injury and property damage liability arising out of the service on the church board of directors.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
3) The business activities of a 20-year-old minor, including injuries on the premises as well as completed operations liability when the repaired bicycles have left the premises.	Yes	No	No	Yes	Yes	Yes	Yes	No	No	Yes
4) The home office liability for injuries to those coming on the premises relating to business purposes (such as injuries to couriers).	FF	FF	No	No	No	Yes	No	No	No	No
5) Liability for injuries to co-workers caused by your client's wife while riding with the wife in the company car.	Yes	FF	No	Yes	Yes	No	No	No	No	Yes
6) Property damage or pollution liability relating to the heating oil tank springing a leak (this is a sudden and accidental claim—not a seepage claim).	FF	Yes	No	No	No	No	No	No	No	No
7) Liability when traveling abroad, including liability for injuries and property damage arising out of the use of a rental car.	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No
8) Liability for damage to the rental car abroad.	Yes	Yes	No	Yes	Yes	No	No	Yes	No	No
<b>Total Risks Covered or Following Form Out of 12</b>	<b>12</b>	<b>11</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>5</b>	<b>2</b>	<b>8</b>	<b>2</b>	<b>8</b>

AO = Auto Owners  
CH = Chubb

PG = Progressive  
ISO = ISO

HV = Harlesville  
SC = Safeco

WN = Western National  
GC = General Casualty

US = USLI  
ML = Met Life