



E. A. Kelley has a **New Personal Lines Program for “**Hard to Place**” Risks**

Stand-alone **Comprehensive Personal Liability & Personal Umbrella’s**

Program Highlights: **Non-Admitted Carrier** AM Best Rating – “A” XV

- **Umbrella’s Primary and Excess**
- **Target Umbrella**
- **Comprehensive Personal Liability (CPL)**
- **Excess Comprehensive Personal Liability**
- **Farmers Personal Liability**

No Special Application Required – Most Applications Accepted
Premiums Start at \$ 250
24-Hour Turnaround on Quote
10% Commission

E.A. Kelley also writes Coastal Properties

E.A. Kelley
<http://www.eakelley.com/>
800-457-2326



New Market for stand-alone **Comprehensive Personal Liability & Personal Umbrella's**
Program Highlights

Non-Admitted Carrier **AM Best Rating – “A” XV**

Umbrella's Primary and Excess

- underlying CPL limits of 300 CSL, Auto limits of 250/500/100, Watercraft limits either 300 CSL or 500 CSL depending on the watercraft
- will accept youthful drivers with 250/500/100 limits
- accept DUI's, alcohol related violations
- over 70 years – no medical required
- named insured may be individual, trust, estate or LLC
- underlying carrier rating must be B+V or better
- will accept ATV's, Motorcycles, Mopeds, Snowmobiles (underlying limits of 250/500/100 required same as auto)
- excess over another carrier's umbrella
- following form of underlying umbrella

Target Umbrella

- program for high profiled individuals such as actors, sport personalities, musicians etc.
- underlying CPL limits of 300 CSL. Auto limits of 500/500/100, Watercraft limits of 500 CSL or 500/500/100.
- Personal injury is not automatically included, but may be bought back.

Comprehensive Personal Liability (CPL)

- up to 100, 300, 500 or 1 million CSL available
- will accept risks with Dobermans, Pit Bulls, Rottweiler's (they will be excluded)
- dog bite history (animal will be excluded)
- rental units
- course of construction (need certificate of insurance from contractor)
- vacant land
- named insured may be individual, estate or trust
- \$1,000 per person medical included (may not be increased)
- \$250 per occurrence deductible

Excess Comprehensive Personal Liability

- excess over another carrier's primary CPL
- carrier must be B+V or better
- same guidelines as CPL

Farmers Personal Liability

- small farms in individual's name, estate or trust
- additional insured's may be added for the designated premises only
- ineligible farms: tobacco, horses raised or used for racing, freezing or dehydrating, supply commodities for manufacturing or processing by Insured
- \$250 property damage liability deductible
- \$25,000 chemical drift limitation

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