

# How Do Other Stand-Alone Personal Umbrellas Compare to RLI?

	RLI	Other Umbrella Carriers
	<b>Ease of Doing Business</b>	
<b>Application</b>	RLI's application is self-underwriting, so you know whether a submission qualifies before you submit it without waiting for an underwriter's approval.	Does the carrier require special approval or collect additional information for certain risk characteristics?
<b>Signing Policy &amp; Paying Online</b>	RLI offers eSign and online payment options, so the entire transaction can be done without mailing anything to RLI.	Does the carrier require you to mail in the payment to complete the transaction?
<b>Midterm Changes</b>	Homes, cars, rentals, motor homes, etc. that are acquired midterm are covered but do not have to be reported to RLI until renewal, provided proper underlying limits are maintained.	Does your agency need to report midterm purchases to your carrier, thus increasing your E & O exposure?
<b>Details on Underlying Policies</b>	RLI doesn't ask for the details on underlying policies, so your insured can switch carriers without it impacting their umbrella coverage.	Does your carrier require your insured to list details about their underlying coverages?
<b>MVRs</b>	RLI runs MVRs as needed.	Does the carrier require MVRs with the application?
<b>Policy Fees</b>	RLI does not have any fees beyond the quoted premium.	Does the carrier have a policy expense fee?
	<b>Coverage</b>	
<b>Stability</b>	RLI has written umbrellas through the Big "i" for over 30 years.	Has the administrator changed carriers often, with different underwriting guidelines, rates, etc.?
<b>Excess UM/UIM Limits</b>	RLI offers excess UM/UIM with \$1 million limits (higher in some states).	What limits does the carrier offer for excess UM/UIM coverage?
<b>Occupations</b>	RLI accepts police officers, teachers, some athletes and staff, and most political/court figures at the city or county level.	What restrictions does the carrier have on occupations?
<b>Prior Losses</b>	RLI declines coverage if there's been a liability loss exceeding \$50,000 in the past 5 years, or any pending liability claim or incident that may lead to one.	Does the carrier require special authorization for multiple losses or for combined losses as low as \$25,000?
<b>Types of Rentals</b>	RLI does not have any restrictions on rentals with public funding, migrant/temporary workers, foster care, senior assisted living, student housing, security bars on windows, or mobile homes, as long as the required underlying personal liability is maintained.	Does the carrier need to get special authorization for these unique rental risks?

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<b>Coverage (continued)</b>		
<b>Course of Construction</b>	RLI accepts properties under construction as long as the required underlying limits are in place.	Does the carrier accept course of construction?
<b>Earth Movement</b>	RLI does not exclude coverage for loss resulting from earth movement.	Does the carrier exclude coverage for loss resulting from earth movement unless covered by the underlying policy?
<b>Controlled Substances</b>	RLI does not have a controlled substances exclusion.	Does the carrier exclude coverage for loss arising from use and possession of controlled substances?
<b>Underlying Auto Limits</b>	RLI accepts 250/500/50 for many households.	Does the carrier require 500/500/50 for all households?
<b>Farms</b>	RLI accepts farms and land up to 640 acres with no additional acreage charge or cap, and up to 1,280 acres with a charge and \$1M cap.	Does the carrier accept farms or any location covered under a farm policy?
<b>Age-Related Caps</b>	RLI caps the limit at \$1M if a driver 80+ or under 22 ONLY if they have a driving incident.	Does the carrier cap limits on older and younger drivers regardless of their driving history?
<b>Motor Homes</b>	RLI counts motor homes as licensed vehicles, so 250/500/50 auto limits are acceptable for most households. Full-timers are acceptable if they have an underlying personal liability for the motor home as their residence (often via a full-timers policy).	Does the carrier accept motor homes and full-timers?
<b>Recreational Vehicle Limitations</b>	RLI allows recreational vehicles, including those for farm, garden, ranch, and maintenance equipment as long as the max speed does not exceed 25 mph, it is not a commercial vehicle, and it does not require a CDL.	Does the carrier exclude maintenance, farming and construction vehicles that could be used for personal use to plow the driveway, mow the yard, clear a ditch, etc.?
<b>Recreational Vehicle Rates</b>	RLI does not charge for recreational vehicles but extends coverage as long as the required underlying limits are maintained.	Does the carrier charge for each recreational vehicle?
<b>Carpooling</b>	RLI extends coverage for share-the-expense carpooling. Uber-type risks are excluded.	Does the carrier provide coverage for share-the-expense carpooling?
<b>Trusts/LLCs</b>	RLI extends coverage to a trust or LLC if the "basic policy" for the property covers it and lists the trust/LLC as an additional or second named insured, along with RLI's named insured.	Does the carrier cover trusts or LLCs? Does the carrier require an endorsement to extend coverage to a trust or LLC?

**For more information on RLI's Personal Umbrella,  
or to contact your Big "I" Personal Umbrella administrator,  
visit [www.independentagent.com/RLI](http://www.independentagent.com/RLI).**

