UTICA FIRST INSURANCE COMPANY
PERSONAL UMBRELLA RATES
CONNECTICUT

RATING

A. Personal Liability
   1. Initial Residence $60
   2. Each additional owner-occupied residence (seasonal) $20
   3. Principal residence located in Territory I $20
   4. Pools $25

B. Automobiles, Motor Homes, Leased, Furnished, or Regularly Used by Insured, Spouse, Ward, or Resident Relative
   1. Initial vehicle $55
   2. Each additional vehicle $40
   3. Antique Vehicle registered for use on public roads (in place of # 2 above) $25
   4. Each youthful operator (under age of 25) $45
   5. Each vehicle registered in Territory I $25
   6. Motor Homes $45
   7. Trailers (25 ft. in total length or >) $45

C. Recreational Vehicles (registered or non-registered)
   1. All Snowmobiles, Dune Buggies, All Terrain Vehicles (ATV’s), Mini-bikes, Trail bikes, Golf Carts or any other vehicles not licensed for highway use and insured for use off the insured’s premises. No motorcycles or three-wheel vehicles accepted.
   A maximum of one (1) unit and must be operated by named insured or spouse only, who must be at least 25 years of age.
   See underwriting restrictions

D. Watercraft Liability – 26 fee and under in length
   1. Each outboard in excess of 25HP $15
   2. Each inboard/outboard (50-260 HP) $25

E. Bed and Breakfast – per accommodation (person) $10
   Home Based Business (ML-450) $30

F. All other Business Pursuits $30
G. Incidental Business Property
   1. Each professional office occupied by insured at residence premises $10
   2. Each residence rented or leased or held for rental or leased to others $20
      (Subject to a maximum of 4 units)
   3. We will cover only (1) professional office & up to (5) rented properties.

H. Available Credits
   1. Higher limits must apply to all similar insured exposures
      for credit deductions. Maximum of one credit only.
      Choose one of the following credits to apply:
   a. CPL Limit $500,000 or higher* $10
   b. Automobile limits $500,000/$500,000 BI or $500,000 CSL $10
      * Not applicable when required as minimum limits
   c. Increased Self-Insured Retention
      - $1,000 $5
      - $5,000 $7
      - $10,000 $9

I. Annual First $1,000,000 Minimum Premium $155

J. Increased Limits Factor
   1. EACH additional $1,000,000 in excess of $1,000,000 to a
      total policy limit of $5,000,000
      50% of the premium charged for the first
      $1,000,000 for EACH additional $1,000,000 of coverage

K. Policy Period
   1. Policies shall be written for ONE YEAR ONLY
L. Territory Definitions:

The following specified counties within the states indicated shall constitute Territory I for purposes of premium determination:

**NEW JERSEY**
Camden, Hudson, Bergen, Essex, Union, Passaic, Morris, Atlantic

**NEW YORK**
Bronx, Kings, Queens, New York City, Richmond, Nassau, Suffolk, Westchester

**OHIO**
Cuyahoga, Lake, Lorain

**PENNSYLVANIA**
Philadelphia, Montgomery, Delaware, Chester, Bucks, Allegheny

Territory II shall be comprised of ALL STATES and COUNTIES NOT SPECIFIED