

**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 | \$15 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|

**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)**

|                                     |      |
|-------------------------------------|------|
| <b>Home Based Business (ML-450)</b> | \$30 |
|-------------------------------------|------|

**F. All other Business Pursuits**

\$30

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**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<br>(Subject to a maximum of 4 units) | \$20 |
| 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 <u>or</u> \$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**

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**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**