


# PERSONAL UMBRELLA PROGRAM

## NEW JERSEY

# UTICA FIRST INSURANCE COMPANY
# PERSONAL UMBRELLA MANUAL
# NEW JERSEY

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# UTICA FIRST INSURANCE COMPANY
# PERSONAL UMBRELLA UNDERWRITING GUIDELINES
# NEW JERSEY

## 1. UNDERWRITING POLICY REQUIREMENTS

**A. Automobile**

Bodily Injury Each Person/ Each Occurrence -$250,000/500,000 or $300,000/$300,000
Property Damage Each Person/Each Occurrence - $100,000 or
Combined Single Limit- $300,000.
We prefer that you control the auto, however, if this is not the case, we will require a copy of the insured's current automobile policy every year showing mandatory underlying liability limits.



**Note: We will not write Umbrella over Assigned Risk, Sub-Standard Market Coverage, or if an underlying auto carrier has less than a B+ rating.**

**B. CPL or Homeowners** - $300,000 – We must write the underlying Homeowners on CPL coverage. NO FARM liability will be written. If secondary locations, they must also be covered under primary policy. We also prefer that you attached the Personal Injury Endorsement (HO-1690) to the Homeowners.

**C. Watercraft** - $300,000 – You must control this line and if it meets our underwriting criteria, then Utica First preferably must write it.

**D. Residences Rented to Others** - $300,000 – We want to control this underlying either with the HO-6270 on the Homeowners or with a Landlords Package Policy.

**E. Recreational Vehicles** - $300,000 – This is limited to named insured. The **MINIMUM** age of the insured is 25.

**F. Office Occupancies and/or Business Pursuits** - $300,000 – The HO-3542 or HO-3571 or ML- 450 must be attached to the Homeowners as we wish to determine the acceptability of the underlying exposure. We will not write any Gunsmiths under the HO-3542. With Bed and Breakfast Exposures: (a) Each risk must be inspected, (b) Each room must contain a smoke detector, (c) No Liquor Liability provided.

**G. Personal Umbrella Risks** – Motor Vehicle Reports (MVR's) will be required on each operator on every new risk and at renewal.

## 2. Deductible: $500

**3. EXCLUSION LIST**

A. Automobile Drivers

1. Assigned Risk Drivers or Drivers who have primary coverage in a sub-standard market or a Best Rated company below B+.

2. Drivers with a DWI or DWAI or more than one (1) moving violation, at-fault accidents or any convictions for reckless driving in the last three years.

B. No coverage available for policies written with restrictions on individual drivers. Drivers in household over age 70 may be subject to obtaining a Medical Statement on the Supplemental Physical Condition Application if there appears to be sound underwriting reasons for request of either.

C. Any driver under 21 with less than three years experience. No principal operators under 25. (this also would apply to Recreational Vehicle use).

D. Politicians.

E. Public Lecturers.

F. Radio and TV broadcasters and telecasters.

G. Newspaper or magazine reporters, editors or publishers, authors or journalists.

H. Labor leaders.

I. Prominent Figures – actors, actresses, professional athletes or others in the public limelight.

J. School Board members.

K. Law enforcement Officials.

L. Watercraft over 260 HP or 26 feet in length, any inboard, or boat requiring a crew.

M. No aircraft liability.

N. No professional liability.

O. Any coverage for auto's, watercraft or recreational vehicles in an organized racing or speed contest or other competition.

# UTICA FIRST INSURANCE COMPANY
# PERSONAL UMBRELLA UNDERWRITING GUIDELINES
# NEW JERSEY
**(Continued)**

P. Recreational Vehicles – Coverage written on limited basis for 4-Wheel ATV's, snowmobiles, mopeds only.

1. Only 1 unit.
2. Principal operator must be insured or spouse who must be 25 years of age (will not accept if any family member below 21 has any operation).
3. No 3-Wheel ATV's.
4. No motorcycles.

Q. Persons who represent a moral hazard or anyone who has been sued for Libel or Slander.

R. Home Day Care Exposures.

S. Unfenced in-ground pools or above ground pools (including temporary inflatable) without a removable ladder or deck without a locked gate. Any pool with a diving board or slide.

T. Trampolines

U. Skateboard Ramps

V. Bed and Breakfast exposures unless the following conditions have been met:

1. Each risk shall be inspected by the Company
2. Each room must contain a smoke detector
3. Liquor Law Liability is to be excluded

W. Jet Skis

X. Any risk which the underlying policy contains restrictive endorsement or exclusions, such as animal liability, that would cause the umbrella policy to drop down to provide primary coverage.

**BINDING AUTHORITY – NONE**
**SIGNED APPLICATIONS MUST BE SUBMITTED TO THE COMPANY AND APPROVED BEFORE BOUND**

# UTICA FIRST INSURANCE COMPANY
# PERSONAL UMBRELLA RATES
# NEW JERSEY

**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. Bread and Breakfast – per accommodation (person)** | $10 |
| **Home Based Business (ML-450)** | $30 |
| **F. All other Business Pursuits** | $30 |

# UTICA FIRST INSURANCE COMPANY
# PERSONAL UMBRELLA RATES
# NEW JERSEY

**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 (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 <u>all</u> similar insured exposures for credit deductions. <u>Maximum of one credit only.</u> 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 Deductibles:

| | |
|---|---|
| ➢ $1,000 | $5 |
| ➢ $5,000 | $7 |
| ➢ $10,000 | $9 |

**I. Annual First $1,000,000 Minimum Premium** $175

**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 the 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

**OH1O**
Cuyahoga, Lake, Lorain

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

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