

## RLI has expanded its underwriting appetite for the Personal Stand-Alone Umbrella Policy (RLI PUP) Called PUP Special

The expanded appetite and additional exposure charges for PUP Special are illustrated below:

Exposure	Exposure Count	Charge Per Additional Exposure
Vehicles in the household	7 to 10	\$ 50 per vehicle > 6
Properties in the household (No More Than 5 Rentals)	7 to 10	\$ 50 per property > 6
Total Drivers in the household	7 to 8	\$ 50 per driver > 6
Moving Violations in the household	5 to 6	\$ 75 per violation > 4
At Fault Accidents in the household	3	\$100 per accident > 2
Licensed < 1 yr, Non U.S. license	Number not to exceed eligible number of drivers based on application.	\$100 each person licensed <1 year or holding a non-US license
DUI - \$500/500/50 underlying auto limits are required. Not available to drivers < 22 or > 79.	1 Per Household	\$250
Drivers age 20 – 21 & 80+ with incident	1 Incident Per Driver	\$100 per incident per driver
Acreage	0-640 Acres 641 to 1,280 Acres	No charge \$300 flat charge
Properties outside U.S.	5	\$ 75 per property

1. Members of the household age 70 and over may now fall into Standard II or PUP Special unless the Standard II or PUP Special is caused by an excessive number of moving violations and/or at-fault accidents.
2. A risk will be able to retain the same policy number. A Preferred risk can renew as PUP Special and vice versa.
3. Only **\$1 Million policy limits** are available for PUP Special insured's.
4. PUP Special insured's **cannot** have 100/300 underlying auto limits.
5. Risks with one (1) DUI per household are now acceptable, but require 500/500 underlying auto limits.
6. The total number of violations per person will remain at three (3).
7. All policies are written on RLI Admitted A+ paper.

### Rate Sheets:

Rate sheets inclusive of PUP Special exposure charges are available on our Web site.

### New Business Application

The New Business Application (PUP 276 (01/12)) has been revised as follows:

- 1) A new column for PUP Special shows the number of allowable exposures for Questions 1 through 9.
- 2) Questions 11- 15 have been revised to require a written response similar to the number of antique autos on Question 10.
- 3) The disclaimer at the bottom of page 1 was revised specific to drivers age 70 and over.

### How To Access PUP Special

Go to [www.iiabny.org](http://www.iiabny.org); Scroll to the Insurance Programs Section and click on Personal Umbrella & Home Business. You are now on the RLI web page. You may save this page to your Favorites, however it is **not** recommended to save any links as they are changed often.

Thank you for your continued partnership with the RLI products!

Questions? Email Debbie Reitz, ACSR, Sr. RLI CSR at [dreitz@iiabny.org](mailto:dreiz@iiabny.org); Denise Brown-Carter at [dcarter@iiabny.org](mailto:dcarter@iiabny.org).  
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