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More Personal Umbrella Mythbusting: Myth #4

by April Pitz, Big "I" Umbrella Program Manager

If you've been following the Personal Umbrella Mythbusting series, you've seen us bust 3 myths so far:

[Myth #1: A personal umbrella is something agents only need to offer to wealthy customers.](#)

[Myth #2: Millions of dollars in liability coverage must be really expensive.](#)

[Myth #3: You can't obtain an affordable umbrella for a police officer, doctor, pro athlete, or politician.](#)

Let's move on to more mythbusting...

MYTH: You have to have a good driving record to have an umbrella.

TRUTH: A good driving record isn't required, and drivers with accidents can be an easier sell.



Umbrella carriers certainly recognize that today's drivers aren't perfect. Both new business applicants and existing policyholders can have a not-so-great driving record and still have a personal umbrella. In fact, RLI Insurance will accept most households with up to 6 violations and 3 at-fault accidents, without even requiring an MVR. DUI convictions are also acceptable with some carriers.

Just like with their auto policy, a driver with incidents is going to pay more for an umbrella than the perfect driver in the other lane...rightfully so. However, umbrella carriers typically only count incidents for 3 years (major violations may be 5 years), so if your customer's quote or existing umbrella premium is high now because of a driving record, they'll have the opportunity to pay less in the future.

Don't let a bad driving record deter you from offering an umbrella. You'll find that a driver with a few tickets or a couple of accidents is likely to recognize their need for additional liability coverage more than a driver who has never been in an accident.

As an IIABA member, you have access to two highly-rated personal umbrella carriers. RLI Insurance is IIABA's endorsed personal umbrella carrier, with broad underwriting guidelines and a self-underwriting application. Anderson & Murison is IIABA's alternative umbrella market, available when a customer won't qualify with RLI. Access both at www.bigimarkets.com or at <https://www.independentagent.com/umbrella>.