



RLI Home Business Decline Form Joins PUP Decline Form in RLI Resource Arsenal

Offering personal umbrella coverage to every client is essential. That's why the Big "I" developed a [customizable PUP declination form](#) that you can use to document that you've offered umbrella coverage in your client files. This is a top-clicked resource among Big "I" members, and with good reason. Offering your client coverage can lead to a sale, and when it doesn't, documentation that it was offered can provide protection for your agency in the event of an agency E&O claim. For clients who choose to invest in umbrella coverage, here are some policy features from our standalone umbrella partner RLI:



- Limits up to \$5 million available (\$1M in NM)
- Excess UM/UIIM available in all states.
- The insured can keep their current homeowner/auto insurer
- New drivers accepted - no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases
- Competitive, low premiums for increased limits of liability
- Simple, self-underwriting application that lets you know immediately if the insured is accepted
- E-signature and credit card payment options
- Immediate coverage available in all 50 states plus D.C.

Given the success of the PUP Decline form, our team worked with RLI to add a similar resource for Home Business. Use our [customizable Home Business declination form](#) when discussing potential home business risks with your clients. Top business classes for this market include:

- Residential Inspection Services
- Teacher/Tutors
- Photographers
- Accounting Services
- Bakers
- Computer Consultants
- Interior Decorating
- Jewelry (Costume)
- Art Gallery / Art Studio
- Crafts

Visit www.iiaba.net/RLI and www.iiaba.net/homebusiness to download the forms from the right hand menu. Simply add your agency name to the bottom of each form using the PDF form field.