



Are You Up On RLI PUP Changes?



In case you haven't heard the news, the RLI Personal Umbrella policy has made some major eligibility and underwriting changes for new and renewal business!

The major changes to the eligibility guidelines are summarized below:

Drivers under the age of 20 will be eligible with one (1) incident (violation OR at-fault accident). Previously, drivers age 20-21 were eligible with one incident, while those under the age of 20 were ineligible. As a result, the yes/no question pertaining to a driver under the age of 20 with an incident has been

removed.

Drivers under the age of 22 will be eligible with basic underlying automobile limit B (250/500/50 OR 300/300/50 OR 300 CSL). Previously, drivers under the age of 22 required basic underlying automobile limit of A (500/500/50 OR 500 CSL). Note that basic underlying auto limit A will continue to give a discount.

Up to \$5M limits will be available for certain PUP Special risks. If a risk is in PUP Special due to the number of autos and/or properties (questions 1 and 2), and no other response(s) make the risk PUP Special, up to \$5M limits will be available. Previously, any response that made the risk PUP Special was limited to \$1M.

Up to nine (9) residential properties rented to others that are not occupied in whole or in part at any time will be eligible. Previously, ownership of six (6) or more of these properties was ineligible. As a result, the yes/no question pertaining to six or more rental properties has been removed.

Simplification of the farm/timberland question. Previously, RLI asked for how many acres of timberland and/or land that is farmed. RLI have removed that distinction and instead ask for how many acres of land are owned or leased.

Simplification of the target political figure question. In most states, appointed or elected political figures lower than the state level in a political subdivision with a population above 100,000 were previously ineligible. That distinction has been removed.

Increase of the prior liability loss amount for eligibility. Previously, the prior liability loss amount for eligibility was \$25,000. Along with re-wording the question to include open liability claims or lawsuits, the prior liability loss amount has been increased to \$50,000.

Learn more about the Big "I" Personal Umbrella Program at www.iiaba.net/RLI.