

Personal Premise Liability



For carriers seeking the foundation for competitive Personal & Premises Liability coverage, AAIS provides a choice of forms and rating information for losses due to bodily injury or property damage arising from the insured's premises or personal activities.

Member Value

- Personal Liability Coverage for the ownership, maintenance, or use of a one to four-family dwelling and the personal activities of the insured.
- Farm Personal Liability Coverage for the ownership, maintenance, or use of a farm and the personal activities of the insured.
- Premises Only Liability Coverage for the ownership, maintenance, or use of a one to four family dwelling.
- All three forms provide Medical Payments to Others which includes medical expenses for bodily injury related to the insured premises or the insured's personal activities, incurred by persons who are not insureds.
- All three forms may be issued as monoline policies or as endorsements to Dwelling Properties, Farm Properties, or other Fire Policies for a more tailored approach to your customers.
- Fully developed program that includes forms, mandatory and optional endorsements, rules, and rating information.
- Exclusions for pollution and lead liability are included for all forms. The punitive damages exclusions is included for Personal and Farm Personal Liability Coverage.
- Policies providing Personal and Farm Liability include optional endorsements: Incidental Office, Professional, Private School, or Studio

Occupancy; Business Activities; Personal Injury; Snowmobiles; Watercraft; and Additional Insureds.

- For policies providing Farm Personal Liability Coverage there are also optional farm-related coverages available.

High-Tech Delivery

- Statistical reporting.
- Access to all forms, endorsements, and manual materials on www.AAISdirect.com.

Dedicated Service

- AAIS subject matter expertise for:
 - Forms and endorsements
 - Manuals rules, factors, and loss costs
 - Actuarial methodology and procedures
 - Data
 - Information technology
 - Legal compliance
- Member support to implement AAIS products.
- AAIS and Personal Lines Advisors collaborate to guarantee a smooth transition to AAIS products and a rapid response to any issue, problem, or potential obstacle.

For More Information...

Contact your AAIS Engagement Manager for more information.

