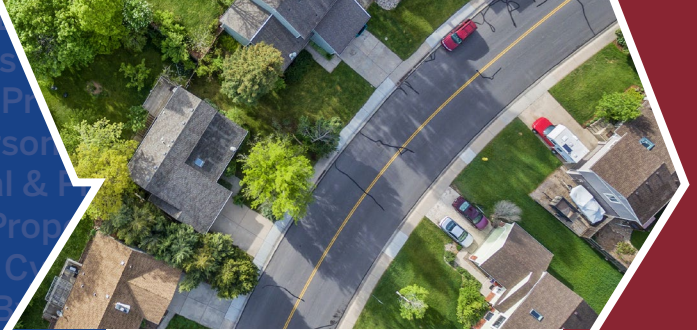


Personal Umbrella



Consumers of Personal Umbrella policies were once the more affluent insureds. Now, it is common coverage of virtually any personal lines account.

Personal Umbrella policies provide excess coverage for liability for damages due to bodily injury, personal injury, or property damage arising out of premises, or the personal activities of the insured.

Member Value

- Coverage as a standalone, monoline policy or as an endorsement that can be attached to a Homeowners or Mobile Homeowners policy providing the underlying liability coverage.
- Personal Umbrella forms are designed to integrate with AAIS Homeowners and form following for Auto. This extends the coverage afforded through the underlying policies and reduces the probability of gaps in coverage or of unintended exposures.
- Ratings of Personal Umbrella is based on the residence premises and the number of motor vehicles. Coverage can also be extended to include additional residences, business activities, incidental/custom farming, and watercraft/RVs.

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 rates
 - 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.

