SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Personal Umbrella for Farm/Ranch Owners — Personal Lines

This product targets family owned and operated farms, as well as farms leased to others.

The HIT ZONE – *Our highest hit ratio*

- Farm revenues up to $1,000,000
- Farm locations leased to others
- Underlying coverage on a farmowners or equivalent personal lines coverage form
- Farms with up to 2,000 acres and 250 grazing livestock

ELIGIBLE RISKS – Includes all of the above characteristics including:

- Trusts, estates, LLC, family or limited partnerships as named insured
- Risks in the name of a trust, estate, LLC or LP

PRODUCT ADVANTAGES

- True umbrella coverage
- Automatically includes personal injury protection when covered by underlying insurance
- Coverage for farm vehicles
- A.M. Best rated A++ carrier
- Worldwide coverage
- Broad definition of bodily injury
- UM/UIM coverage available in all states
- Motor vehicle reports can be ordered by carrier

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INELIGIBLE RISKS

- Risks in the name of a corporation
- Individuals with a primary residence in AK, LA, WV or outside the United States
- Underlying form coverage written on a commercial liability form
- Watercraft in excess of 75ft or watercraft capable of speeds in excess of 50mph
- Farms with processing or slaughtering exposures
- Farms with equine exposures

MINIMUM ATTACHMENT POINTS

- $500,000 combined single limit (CSL) for farmowners and personal liability exposures
- $500/500/100 or 500,000 CSL for auto exposures
- $250,000/500,000/100,000 or $300,000 CSL for all other exposures

AVAILABLE LIMITS

- Coverage A limits up to $10,000,000 for preferred applicants
- Coverage A limits up to $5,000,000 for standard applicants and risks in Florida
- Coverage A limits up to $1,000,000 in AL, IN, MS, NH and VT
- Coverage B excess UM / UIM limits up to $1,000,000 ($25,000 included at no charge)
- Coverage B excess UM/UIM limits up to $300,000 in WI

SUBMISSION REQUIREMENTS

- Our PCL Application, an ACORD Personal Umbrella Application or other company Personal Umbrella Application containing at least the same information as in our application is mandatory
- Our Farm Personal Catastrophe Excess Supplemental Application
- Our trust, estate, LLC or partnership supplemental questionnaire
- Review of motor vehicle records is required at binding for all operators in the household