SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
Phone: 478 757 7111 Fax: 478 474 9604

Personal Umbrella Product Comparison — Florida Specific

Umbrella Advantages	USLI	Competitors' Policy
Coverage for an unlimited number of automobiles	✓	No more than 10 automobiles allowed
Coverage for up to 15 1-4 family dwellings	✓	No more than 10 1-4 family units allowed
Coverage for an unlimited number of watercraft up to 75 feet	✓	No more than three watercraft up to 26 feet allowed
Coverage for an unlimited number of operators in a household	✓	No more than $1,000,000 offered and no coverage offered if the driver was under 22 or over 79
$5,000,000 in coverage for a risk with a DUI in the household	✓	$1,000,000 maximum
Coverage for an unlimited number of jet skis and wave runners	✓	No more than three allowed

Umbrella Advantages	USLI	Competitors' Policy
Excess uninsured motorist coverage in ALL states	✓	Only where required – FL, IN, LA, NH, VT, WV
Both pre and post judgment interest coverage	✓	Post judgment interest coverage only
A++ A.M. Best Rated Paper	✓	A+ A.M. Best Rated Paper
Dollar one coverage for non-owned watercraft, recreational vehicles and autos outside of the United States	✓	No drop down coverage for these exposures

Umbrella Advantages	USLI	Competitors' Policy
Online and telephone quoting	✓	?
Prefilled applications with all quotes	✓	Not available
Motor vehicle reports ordered and paid for by the company	✓	?
Direct Bill for new and renewal business with no renewal applications required and multiple installments with no fees	✓	Renewal applications required and fees for each additional installment applied

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your broker. A specimen policy is available from an agent of the company. Your actual policy conditions may be amended by endorsement or affected by state laws.