SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Personal Umbrella for Preferred or Standard Applicants — Personal Lines

Our Personal Umbrella for Preferred or Standard Applicants is designed for households with favorable underwriting characteristics including young drivers, all sizes of watercraft and multiple home and automobile exposures. This product is available on an admitted basis in 43 states!

Product Features:

- True worldwide umbrella coverage
- Broad definition of bodily injury to include shock, humiliation and mental anguish
- First dollar coverage for non-owned boats, recreational vehicles and autos rented outside the United States
- No self-insured retention
- Personal injury included at no charge if covered by the primary policies
- Clean and good driving discounts available

Product Eligibility:

- Unlimited number of automobiles, recreational vehicles, jet skis and operators up to age 90
- Up to fifteen 1-4 family residential locations
- Unlimited number up boats up to 75' long
- Up to three accidents and six violations in the household
- Three or fewer violations for drivers under 23 or between 76-89
- Underlying coverage must be written on a personal lines form except for business or garage auto
- Up to 1,000 acres of vacant land that is not farmland
- Incidental business activity must be endorsed onto the underlying personal lines policy

Additional Advantages:

- Risks in the name of a trust, estate, LLC or LP are eligible
- Ability to get an Instant Quote online in less than a minute
- Available on an admitted basis in 43 states
- Admitted umbrellas are available for Direct Bill at new business and renewal
- Stability of an A.M. Best rated A++ carrier
- $10,000,000 available for preferred risks ($5,000,000 in Florida)
- $1,000,000 available for all risks in AL, MS, IN, NH and VT
- $5,000,000 available for standard risks
- $25,000 of Excess UM/UIM included at no charge. Additional limits up to $1,000,000 available in most states. Excess UM/UIM limits up to $300,000 in WI

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. .