

# Comprehensive Personal Liability



- Ⓞ Tenants of multiple unit dwellings and condo units
- Ⓞ Secondary/seasonal dwellings
- Ⓞ Short term rentals (monthly, weekly, nightly)
- Ⓞ Owners of 1-4 family dwellings and condo units that are owner-occupied or rented to others
- Ⓞ Eligible named insureds include individuals, trusts, limited partnerships, family partnerships, LLCs, estates or corporations established for personal investment purposes
- Ⓞ Dwellings under construction or renovation where the applicant is not the general contractor
- Ⓞ Vacant dwellings currently for sale or undergoing renovations or construction where the applicant is not the general contractor
- Ⓞ Dwellings with swimming pools; unfenced swimming pools or pools with diving boards higher than four feet or waterslides can be written excluding these specific exposures
- Ⓞ Risks with up to one liability loss under \$10,000 in the last three years
- Ⓞ Vacant land up to 250 acres
- Ⓞ RV lots
- Ⓞ Risks with up to 15 locations
- Ⓞ High profile individuals

## PRODUCT ADVANTAGES

- ▶ Personal injury included
- ▶ Dog liability included for most breeds at owner-occupied locations
- ▶ Host liquor liability included
- ▶ Third-party water damage included
- ▶ Defense outside the limit
- ▶ Pre and post-judgment interest coverage
- ▶ Admitted and eligible for Direct Bill in NC and SC
- ▶ Multiple additional insureds can be added at no additional premium
- ▶ No deductibles
- ▶ Web quoting and web binding available

## AVAILABLE LIMITS

- ▶ Up to \$1 million for all risks
- ▶ Personal injury included up to the liability limit
- ▶ \$5,000 of medical payments included on all risks

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Three and four family locations in AZ, CA, CT, FL, GA, IL, MO, PA, and WA
- ▶ Vacant homes not up for sale or undergoing renovations
- ▶ Locations leased to others for purposes of fishing, hunting or other recreational activities
- ▶ Assisted living or group home facilities except for assisted living apartments with single occupancy or husband and wife
- ▶ Corporations that have activities outside of residential real estate investment
- ▶ Vacant land with a dock
- ▶ Dwellings used as model homes for new construction
- ▶ Student housing
- ▶ Located in AK, LA or WV
- ▶ Locations with business operations
- ▶ Personal storage units
- ▶ Demolition exposures
- ▶ Houseboats
- ▶ Farms

*NOTE: Ineligible risk characteristics include but are not limited to those listed above.*

Contact your underwriter for more information at **888-523-5545** or visit **usli.com**.

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 agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.



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