

# Excess 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 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
- Ⓞ Risks with up to one liability loss under \$10,000 in the last three years
- Ⓞ Dwellings with swimming pools
- Ⓞ Vacant dwellings
- Ⓞ Vacant land up to 250 acres
- Ⓞ RV lots
- Ⓞ Risks with up to 15 locations
- Ⓞ High profile individuals



## PRODUCT ADVANTAGES

- ▶ Coverage is follow form
- ▶ Web quoting and web binding available
- ▶ Multiple additional insureds can be added at no additional premium
- ▶ Defense outside the limit
- ▶ Pre and post-judgment interest coverage

## AVAILABLE LIMITS

- ▶ Up to:
  - \$5 million available for most risks
  - \$1 million when the underlying limit is \$100,000 or there is a swimming pool
  - \$1 million available in AL, CA, FL, and MS
- ▶ Underlying limits for vacant dwellings must be at least \$300,000

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks with underlying insurance on a commercial form
- ▶ Farms
- ▶ Locations leased to others for purposes of fishing, hunting or other recreational activities
- ▶ Dwellings used as model homes for new construction
- ▶ Student housing
- ▶ Assisted living or group home facilities except for assisted living apartments with single occupancy or husband and wife
- ▶ Vacant land with a dock
- ▶ Corporations that have activities outside of residential real estate investment
- ▶ Located in AK, LA or WV
- ▶ Locations with business operations

*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.



12/24



## Bring Value to Your Policyholders with Free and Discounted Business Resources

Every USLI policyholder has access to free and discounted resources on the Business Resource Center, which saves them time and money so they can focus on growing their business. Top resources include a free HR consultation helpline, discounted background checks and screenings, industry-specific online training, as well as signage, stationery, and promotional items.



Explore all offerings at  
**bizresourcecenter.com**