



Excess Personal Auto Product

Our Excess Personal Auto Product enables applicants to secure higher limits of liability than their primary carrier will provide.

Our product is also available as a buffer layer for applicants who require higher limits in order to meet the minimum point of attachment to qualify for any Personal Umbrella Product.

PRODUCT FEATURES:

- ▶ Minimum attachment point: \$250,000/\$500,000/\$100,000.
- ▶ Limits up to \$1,000,000
- ▶ Motorhomes, antique autos, high performance, high valued vehicles, and motorcycles are eligible
- ▶ Motorcycle passenger liability (if covered by primary insurance)
- ▶ Personal Auto Named Non-Owner policies are eligible

NOW AVAILABLE FOR:

- ▶ High Profile Individuals
- ▶ Applicants with clean driving records
- ▶ Youthful drivers (15-22 years old)
- ▶ Elderly drivers (up to 89 years old)
- ▶ Applicants with accidents or violations including up to one DUI

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Superior policy issuance
- ▶ Quick quote turnaround

