

Vermont

RLI Insurance Company – Personal Umbrella Premiums

Effective August 1, 2007 – New Business • September 1, 2007 – Renewal

Zip Code (1 st 3 Digits)	Class	\$1 Million		\$2 Million		\$3 Million		\$5 Million	
		with \$100,000 UM	with \$1 Mill UM	with \$100,000 UM	with \$2 Mill UM	with \$100,000 UM	with \$3 Mill UM	with \$100,000 UM	with \$5 Mill UM
057	Preferred	\$ 284	\$ 313	\$ 423	\$ 563	\$ 528	\$ 751	\$ 658	\$ 986
	Standard	\$ 465	\$ 509	\$ 702	\$ 917	\$ 879	\$1,222	\$1,101	\$1,605
	Standard with Youth	\$ 744	\$ 814	\$1,123	\$1,466	\$1,408	\$1,956	\$1,763	\$2,568
	Standard II	\$ 655	\$ 716	\$ 993	\$1,289	\$1,246	\$1,719	\$1,562	\$2,256
	Standard II with Youth	\$1,048	\$1,145	\$1,588	\$2,062	\$1,993	\$2,750	\$2,499	\$3,611
All Other	Preferred	\$ 227	\$ 253	\$ 329	\$ 455	\$ 406	\$ 607	\$ 502	\$ 797
	Standard	\$ 360	\$ 396	\$ 537	\$ 714	\$ 669	\$ 951	\$ 835	\$1,249
	Standard with Youth	\$ 576	\$ 634	\$ 859	\$1,141	\$1,072	\$1,523	\$1,337	\$1,999
	Standard II	\$ 504	\$ 553	\$ 757	\$ 996	\$ 946	\$1,328	\$1,183	\$1,743
	Standard II with Youth	\$ 807	\$ 885	\$1,212	\$1,594	\$1,515	\$2,126	\$1,895	\$2,792

Youth is defined as any driver under the age of 22. If the risk has any drivers under the age of 22, underlying automobile limits of \$500/500/50 or \$500 CSL are required. All other risks require underlying automobile limits of \$250/500/50, \$300/300/50 or \$300 CSL. **Standard II** premiums are **NOT** available if there are any drivers over the age of 69 in the household.

To qualify for the **Preferred** rate, all answers to questions 1 through 9 on the Application must fall under the **Preferred** column. Even if one answer falls under the **Standard** column, you use the **Standard** rate; and even if one answer falls under the **Standard II** column, you use the **Standard II** rate.

Add \$25.00 per Antique/Classic vehicle to the premiums above (count not to exceed 25). Antique/Classic vehicles are defined as private passenger vehicles licensed for road use, more than 20 years old, driven not more than 2,500 miles annually, owned for limited pleasure use, car shows and club events that are covered under a Collector Automobile policy. Antique/Classic vehicles should not be included in the count for Number of Licensed Vehicles when determining the Class.

To comply with insurance regulation, \$100,000 Uninsured/Underinsured Motorists Coverage will be afforded under your Personal Umbrella Liability Policy. You may opt to have the Uninsured/Underinsured Motorists Coverage limit match your Policy Limit of coverage, but Uninsured/Underinsured Motorists Coverage may not be excluded entirely.

Refer to the next page for premiums including the 100/300 underlying auto limits buy back charge.

100/300/50

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100/300/50

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For risks maintaining \$100/300/50 underlying automobile liability limits.

Note: The premiums displayed below are not applicable to risks with youthful operators and/or drivers over the age of 69.

Zip Code (1 st 3 Digits)	Class	\$1 Million		\$2 Million		\$3 Million		\$5 Million	
		with \$100,000 UM	with \$1 MRR UM	with \$100,000 UM	with \$2 MRR UM	with \$100,000 UM	with \$3 MRR UM	with \$100,000 UM	with \$5 MRR UM
057	Preferred	\$ 471	\$ 518	\$ 702	\$ 903	\$ 876	\$1,245	\$1,092	\$1,634
	Standard	\$ 767	\$ 840	\$1,157	\$1,511	\$1,450	\$2,016	\$1,816	\$2,647
All Other	Preferred	\$ 406	\$ 448	\$ 600	\$ 807	\$ 746	\$1,077	\$ 928	\$1,414
	Standard	\$ 594	\$ 654	\$ 886	\$1,177	\$1,105	\$1,570	\$1,379	\$2,061

To qualify for the Preferred rate, all answers to questions 1 through 9 on the Application must fall under the Preferred column. Even if one answer falls under the Standard column, you use the Standard rate. Standard II premiums are no longer available for risks with \$100/300/50 underlying automobile liability limits.

Add \$25.00 per Antique/Classic vehicle to the premiums above (count not to exceed 25). Antique/Classic vehicles are defined as private passenger vehicles licensed for road use, more than 20 years old, driven not more than 2,500 miles annually, owned for limited pleasure use, car shows and club events that are covered under a Collector Automobile policy. Antique/Classic vehicles should not be included in the count for Number of Licensed Vehicles when determining the Class.

To comply with insurance regulation, \$100,000 Uninsured/Underinsured Motorists Coverage will be afforded under your Personal Umbrella Liability Policy. You may opt to have the Uninsured/Underinsured Motorists Coverage limit match your Policy Limit of coverage, but Uninsured/Underinsured Motorists Coverage may not be excluded entirely.