



COMPREHENSIVE PERSONAL LIABILITY COVERAGE

ARE YOU PROTECTED IF SOMEONE WANTS TO TAKE YOU TO COURT? THINK ABOUT EVERYDAY OCCURRENCES JUST LIKE THESE:

- ▶ You're watering your plants. After you walk away, a little bit of water spills on the floor. Later that day, your friend comes over, slips on the wet floor and hits his/her mouth on the table. You are sued for medical and dental expenses. \$19,667 is paid
- ▶ Your nephew comes over to visit. He decides to play in the back yard with your children. He goes downstairs and out through the sliding glass door as he has many times before. After the kids finish playing, they decide to come back inside. Your nephew runs into the sliding glass door and it shatters. He suffers injuries to his hand and knee. \$10,632 is paid
- ▶ Your tenant fails to pay the rent, so you evict him/her. Then he/she turns around and sue you for wrongful eviction
- ▶ Someone is jogging past your house. She falls on a crack in the pavement and breaks her wrist. She cannot go back to work. You're sued for lost wages, medical bills, and pain and suffering

Not All Personal Liability Policies are created equal. Check to make sure you have the following:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Coverage for Personal Injury included in basic policy with coverage for Wrongful Eviction	✓	?
Individuals, Trusts, Estates, Limited Liability Corproations (LLC's), Limited Partnerships and Family Partnerships as Named Insured	✓	?
Limits of Liability up to \$1,000,000	✓	?
Short-term rentals that are weekly or monthly	✓	?
Coverage for Host Liquor Liability	✓	?
Bodily injury to others and damage to others' property	✓	?
Ability to quote, bind and issue on our website	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.



Comprehensive Personal Liability Product

This product targets applicants for stand alone personal liability coverage

Product Features:

- ▶ Coverage offered for owner occupied or tenant occupied one, two, three, and four family dwellings
- ▶ Coverage offered for condominium unit owners, mobile home owners, and tenants of multiple unit buildings
- ▶ Coverage for owner occupied or tenant occupied secondary/seasonal residences
- ▶ Limits of up to \$1,000,000 available
- ▶ Coverage offered for dwellings under renovation or construction where the insured is not the general contractor
- ▶ Individuals, Trusts, Estates, Limited Partnerships, Limited Liability Corporations (LLC), and Family Partnerships can be written as the Named Insured
- ▶ Short-term rentals
- ▶ \$5,000 Medical Payments Coverage available
- ▶ High Profile applicants
- ▶ Personal injury included in basic policy
- ▶ Coverage for vacant land
- ▶ Quote, bind and issue up to \$1,000,000 on the Web
- ▶ A.M. Best rated A++ carrier





Comprehensive Personal Liability Product

Claim Examples

Each day brings new possibilities for unfortunate and unforeseeable accidents. Many people don't recognize their loss exposures, which can result in catastrophic loss and significant financial burden. The following scenarios are factual claims that can be used as an effective marketing tool to highlight the real possibility of loss. Your retail customers should use the following scenarios to remind their customer prospects that failure to purchase Comprehensive Personal Liability insurance could cost their family a fortune!

- ▶ **Internet Blogger:** The insured's daughter hated math class as well as the teacher. The daughter made several "disparaging" and false remarks about her teacher online. The teacher sued the parents for personal injury in the amount of \$1 million.
- ▶ **Faulty Furnace:** The insured's tenant claimed she became ill from carbon monoxide poisoning resulting from a faulty furnace. The tenant claimed permanent brain damage and demanded \$750,000.
- ▶ **Coaching Circumstances:** A teenager, who was destined for greatness as a softball player, filed a \$700,000 lawsuit against her former coach, alleging his "incorrect" teaching style ruined her chances for an athletic scholarship.
- ▶ **Falling Concrete:** A hillside on the insured's property was covered with concrete to prevent erosion. The concrete had been installed before the insured purchased the property. Approximately five feet of the concrete fell to the neighboring property knocking the claimant's home from its foundation. The resulting claim was settled for \$970,000.
- ▶ **Paintball Misfortune:** The insured permitted several of her children and their friends to play paintball in her large back yard. The children were experienced and advised of all the safety rules including the use of headgear at all times. A participant removed her headgear as she was leaving the field in order to better hear someone calling her name. The minor claimant was hit in the eye resulting in a \$475,000 settlement.
- ▶ **Beach Explosion:** The insureds hosted a beach party for their daughter. One of the attendees found what was believed to be an empty and discarded propane tank. The tank was thrown into a beach bonfire and subsequently exploded resulting in severe injuries to several guests. A \$20,000,000 claim was filed alleging the insured failed to properly supervise the party.



Comprehensive Personal Liability

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN THE INSTANT QUOTE SECTION, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past three years. If there is loss history, please complete the entire application.

Applicant's name: _____

E-mail address: _____

Is any member of the household a federal or state political figure, professional athlete or coach, music or television entertainer or CEO of a Fortune 500 company? Yes No

Limits of insurance \$100,000 \$300,000 \$500,000 \$1,000,000

Medical payments limit: \$5,000 included

Schedule of locations to be covered

Location Address: Residence(s)/Vacant Land (List only locations to be covered)	# of Dwelling Units (1, 2, 3 or 4) If Vacant Land # of acres	Pool*		Owner/ Applicant Occupied	Rental Dwelling	Vacant Dwelling
		Yes	No			
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Has the applicant had any liability losses in the past three years – If "yes" provide details below: Yes No

Date	Type	Description	Is Claim Still Open?		Amount Paid/ Reserves
			Yes	No	

Are all swimming pools surrounded by a fence, have self-latching gates, and in compliance with local municipal codes? Yes No

Is there a diving board over four feet high and/or a waterslide? Yes No

Important Notice Regarding the Fair Credit Reporting Act:

I understand that as part of the underwriting procedure, a consumer report may be obtained in connection with the application for insurance and subsequent amendments and renewals. Such reports may include information regarding my driving record. Information collected by the Company or its authorized representatives may, in certain circumstances, be disclosed to third parties without my authorization. I have the right to review my personal information in the Company files and can request correction of any inaccuracies.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicant's signature: _____ Date: _____

II. ELIGIBILITY QUESTIONS

- 1. Does any member of the applicant's household currently have any active policies with United States Liability Insurance Company, Mount Vernon Fire Insurance Company or U.S. Underwriters Insurance Company? Yes No
If Yes please provide policy number _____
2. Is any location a model home or houseboat (permanently moored or otherwise)? Yes No
3. During the next 12 months will there be any construction or renovations at any of the locations? Yes No
If Yes, please check all that apply below:
a. Will a licensed general contractor, other than the named insured, be contracted to do the construction/renovations? Yes No
b. Will the construction or renovation include demolition? Yes No
4. Are any exotic pets, farm or saddle animals owned by the applicant or household member? Yes No
5. Are any locations group homes, boarding or rooming houses? Yes No
6. Are any locations in an assisted living facility? Yes No
7. Are there any farming activities at any location? Yes No
8. Are there any business exposures at any location? Yes No
9. Do any hazardous conditions exist such as cracks, holes, or uneven sidewalks, broken or defective steps, handrails or porches, or accumulation of debris? Yes No
Elaborate on All Yes Answers _____
10. Does the dwelling have any security bars on the windows? Yes No
If Yes, are there inside release mechanisms on the security bars? Yes No
11. Is there any hunting, camping or other similar activities taking place at any location? Yes No

III. LOCATIONS RENTED TO OTHERS

- 1. Are any locations rented to others on a short-term basis (daily, weekly, monthly, etc.)? Yes No
2. Have any tenants been evicted from the premises in the past six months or is anyone in the process of being evicted? Yes No
3. Do all locations have functioning and operational carbon monoxide detection alarms if required by the law of the municipality in which the building is located? Yes No
4. Are functioning and operational smoke detectors in all units and/or occupancies? Yes No
5. Are wood burning stoves, space heaters, or temporary heating devices used as primary heat source? Yes No
6. Are there any student residents at any location? (Not applicable in DC) Yes No
7. Are there any subsidized residents at any location? (Not applicable in CA, CT, DC, ME, MA, NJ, OR, UT, VT, WI) Yes No

IV. VACANT LAND LOCATIONS

- 1. Are any activities of any kind (business, recreational or other) to take place on the property, with or without the owner's permission? Yes No
2. Are there any logging operations? Yes No
3. Are there any exposures to landfills, quarries, underground mines, strip mines, caves, wells, dams or bridges? Yes No
4. Are there any structures on the land except for personal usage such as garage or storage shed? Yes No
5. Is there a boat dock or boat slip at any location? Yes No
6. Do you have any exposure to ponds or lakes? Yes No
If yes, how many lakes and ponds are at this location? _____

V. CALIFORNIA ONLY

- 1. Do any locations have dogs? Yes No
If Yes, please answer below:
Is any dog a Pit Bull, Rotweiler or Doberman Pinscher? Yes No
Does any dog have a history of biting? Yes No
2. Does the insured currently employ, plan to hire within the next year or has the insured employed any domestic employee (gardener, maid, nanny) who works more than four hours per week or more than 52 hours in any 90 day period? Yes No

IV. ADDITIONAL APPLICANT INFORMATION

Applicant's mailing address: _____ (if different than primary residence address)

City: _____ State: _____ Zip: _____

Phone: _____

FRAUD STATEMENTS

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia Fraud Statement: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Florida Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Kentucky Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. A binder may not be withdrawn but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota Notice: Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

North Dakota Fraud Statement: Notice to North Dakota applicants – Any person who knowingly and with the intent to defraud and insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Ohio Notice: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. I understand that any material misrepresentation or omission made by me on this application may act to render any contract of insurance null and without effect or provide the company the right to rescind it.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitation a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Pennsylvania Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or

statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee and Virginia Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Utah Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

Vermont Fraud Statement: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be subject to fines and confinement in prison.

Virginia Fraud Statement: Any person who knowingly and with intent to defraud an insurer, submits an Application for insurance or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Utah Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name: _____ License#: _____

Agent's signature: _____ Main agency phone number _____

(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

I acknowledge that the information provided in this application is material to acceptance of the risk and the issuance of the requested policy by Company. I agree that any claim, incident, occurrence, event or material change in the Applicant's operation taking place between the date of this Application was signed and the effective date of the insurance policy applied for which would render inaccurate, untrue or incomplete, any information provided in this Application, will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or void any authorization or agreement to bind the insurance. Company may, but is not required, to make investigation of the information provided in the Application. A decision by the Company not to make or to limit such investigation does not constitute a waiver or estoppel of Company's rights.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Applicant signature: _____

Date: _____