

California

Umbrella

Revised July 13, 2017



UNDERWRITING & PRODUCT GUIDE

*Underwritten by: Integon National
Insurance Company*



NatGen
PREMIER

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Contact Information

Claims Services

OneChoice — Report a New Claim (Available 24/7) 1-800-468-3466
Premier — Report a New Claim (Available 24/7)..... 1-844-287-2236

Addresses

Correspondence

National General Insurance
PO Box 3199
Winston Salem, NC 27102-3199

Payments

National General Insurance
PO Box 89431
Cleveland, OH 44101-6431

Overnight Payments

National General Insurance
Attention: Lockbox Operations
800 Superior Ave East
Cleveland, OH 44114

Eligibility

This is a summary document and is not inclusive of all underwriting criteria. Contact your Underwriter for further questions.

Underlying Policy Requirements

Underlying Limit	Personal Auto	\$250,000/\$500,000/\$50,000 or \$300,000 CSL.
	Recreational Vehicles	\$250,000/\$500,000/\$50,000 or \$300,000 CSL.
	Homeowners	\$300,000 Liability.
	Dwelling Fire	\$300,000 Liability.
	Watercraft	<ul style="list-style-type: none"> ▪ Outboards <= 25 horsepower, sailboats < 26 feet in/outboard <= 50 horsepower, powerboats <= 26 feet — \$300,000 ▪ Outboards > 25 horsepower, sailboats >= 26 feet, in/outboard > 50 horsepower, powerboats > 26 feet — \$500,000 ▪ Company other than Integon National writing liability — \$500,000.
	Uninsured/ Underinsured Motorist	\$250,000/\$500,000 or \$300,000 CSL (Premier).
Underlying Policies	Refer is umbrella endorsement is selected and any underlying properties built prior to 1978 are: <ul style="list-style-type: none"> ▪ Multi-family ▪ Rented dwellings or condominium/cooperative units ▪ Structures rented to others. 	
Personal Injury	The primary underlying homeowner policy must be endorsed to include coverage for Personal Injury.	

Premier Umbrella Program

Premier Umbrella Endorsement	The underlying primary home must be endorsed with the Premier endorsement in order to be eligible for the Premier Umbrella endorsement.
Employment Practice Liability	Available only for those policyholders with the Premier Umbrella endorsement. Households with greater than five employees are ineligible.

New Business Underwriting Referrals

Home Usage Type	If the home insured under the homeowner's policy is not the primary home, then risk is rejected.
Umbrella Limit of Liability	Any umbrella application for a limit of liability greater than \$2,000,000 (\$10,000,000 for umbrella applications with the Premier endorsement) will be referred unbound to underwriting.
Occupation	If occupation is any of the following the application will be referred to underwriting: actor (film or stage), athlete, author, broadcaster, columnist, disc jockey, editor, entertainer, entertainment, journalist, judge, musician, politician, public relations, agent publisher, reporter, TV personality, or writer.

New Business Underwriting Referrals Continued

Prior Loss History	If there is a prior umbrella loss, then risk is rejected.
Operators	The following will be referred to underwriting: <ul style="list-style-type: none"> Any driver under age 21 or over age 74 and has had any violations or accidents.
Number of Properties	When an insured lists more than four properties in the Real Estate section of the umbrella application (including the primary residence) the application will be referred to underwriting.
Watercraft	The following will be referred to underwriting: <ul style="list-style-type: none"> Any watercraft is over twenty-six feet in length Any watercraft has a maximum speed equal to or greater than 50 horsepower Any watercraft greater than 50 feet in length is unacceptable.
Recreational Vehicles	If any recreational vehicle is insured elsewhere the umbrella application will be referred to underwriting.
Business on Premises	Any umbrella application that lists a business conducted on the insured's premises will be referred to underwriting.
Farm Animals/Horses	<ul style="list-style-type: none"> If there are more than two horses or farm animals of any type on any underlying premise, the umbrella application will be referred to underwriting. <p>Note: Any properties with non-incident farming on the premises are unacceptable.</p>

Incidents and Surcharges

Single Car Rules	<p>Policy is ineligible if:</p> <ul style="list-style-type: none"> Greater than 2 — At-fault accidents or violations in past 36 months for all drivers on policy Greater than 2 — At-fault accidents or violations in past 36 months for an individual driver on policy Greater than 0 — At-fault accidents or violations in past 36 months for an individual principal driver on policy less than 21 years old Greater than 0 — At-fault accidents or violations in past 36 months for an individual principal driver greater than 74 years old Greater than 1 — At-fault accidents in the past 36 months for an individual driver Greater than 2 — Not-at-fault accidents in past 36 months for an individual driver less than 21 or older than 74 years.
Multi-Car Rules	<p>Policy is ineligible if:</p> <ul style="list-style-type: none"> Greater than 3 — Any combination of at-fault accidents, Not at-fault accidents, or violations in the past 36 months for all drivers Greater than 2 — Any combination of at-fault accidents or violations in the past 36 months for an individual driver Greater than 1 — Any combination of at-fault accidents or violations in the past 36 months for an individual driver less than 21 years old Greater than 1 — Any combination of at-fault accidents or violations in the past 36 months for an individual driver older than 74 years Greater than 1 — At-fault accidents in the past 36 months for an individual driver.

Ineligible Risks

Swimming Pools	<p>Umbrella policies with the following swimming pool exposures on any premises are ineligible:</p> <ul style="list-style-type: none"> ▪ Pool that does not have a self-locking gate and a pull-up ladder (above ground pool) ▪ Pool with diving board higher than 18 inches above the surface of the water.
Home Day Care	<p>Any umbrella that includes a home day care exposure on any premises is ineligible.</p>
Pets	<p>Any umbrella with the following pet exposures is ineligible:</p> <ul style="list-style-type: none"> ▪ Pets known to have aggressive tendencies. ▪ Certain breeds of dogs that are considered to be aggressive. Examples of ineligible breeds include, but are not limited to: Akita, American Bulldog, Doberman, Mastiff (all), Pit Bull (all), Presa Canario, Rottweiler, Wolf, or any mix of the above breeds. ▪ Any wild animal or undomesticated animal on the premises.