

Arizona

Umbrella

Revised May 28, 2017



UNDERWRITING & PRODUCT GUIDE

*Underwritten by: MIC General Insurance
Company*



NatGen
PREMIER

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Contact Information

Claims Services

One Choice - 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/\$100,000 or \$300,000 CSL.
	Recreational Vehicles	\$250,000/\$500,000/\$100,000 or \$300,000 CSL.
	Homeowners	\$300,000 Liability.
	Dwelling Fire	\$300,000 Liability.
	Watercraft	\$250,000/\$500,000/\$100,000 or \$300,000 CSL.
	Uninsured/ Underinsured Motorist Coverage	\$300,000 Liability (when required by law).
Underlying Policies	The Homeowners policy providing coverage for the insured's primary residence must be written with MIC General Insurance Corporation.	
Personal Injury Coverage	The primary underlying Homeowners policy must be endorsed to include coverage for Personal Injury.	

Maximum Number of Units

Number of Units Allowed	<p>The following outlines our guidelines for the maximum number of units allowed under an Umbrella policy:</p> <ul style="list-style-type: none"> • A maximum of seven total property units, including the primary location and extension of liability to secondary/seasonal locations and rental units (examples: a single family seasonal home = one unit, a two family rental = two units, a three family house with one floor owner occupied and two floors rented out = three units) • A maximum of four rental units are allowed. A rental unit is a unit rented out to others. <ul style="list-style-type: none"> ○ Owner occupied seasonal/secondary locations that are rented out on a limited basis (up to eight weeks for a dwelling and 12 weeks for a condominium) are not considered rental units.
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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 Coverage	Available only for those policyholders with the Premier Umbrella endorsement. Households with greater than five employees are ineligible.

New Business Underwriting Referrals

Umbrella Limit of Liability	Any Umbrella application for a limit greater than \$2,000,000 (\$5,000,000 for Umbrella applications with the Premier endorsement) will be referred unbound to Underwriting.
Named Insured	Refer to Underwriting if: <ul style="list-style-type: none"> The named insured consists of two or more unmarried individuals.
Occupation	If an applicant's or co-applicant's 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.
Prior Loss History	Refer to Underwriting if: <ul style="list-style-type: none"> Any non-automobile liability claim or loss (including Umbrella Liability) in the past 36 months Any automobile liability loss greater than \$100,000 in the past 36 months. Renewal Underwriting: <ul style="list-style-type: none"> Any Umbrella renewal with a non-automobile liability claim or loss in the prior 12 months will be referred to underwriting prior to renewal.
Prior Declinations, Cancellations or Non-Renewals	Any Umbrella application with prior Auto, Property, Watercraft or Umbrella declinations, cancellations, or non-renewals in the past five years will be referred to Underwriting.
Operators	Refer to Underwriting if: <ul style="list-style-type: none"> Insured is an excluded driver on the underlying Auto policy Any driver listed has a foreign or international license Any driver has less than one year of driving experience Any driver under age 21 or over age 74 and has had any violations or accidents within the past 36 months.

New Business Underwriting Referrals Continued

Vehicles that are Not Personally Owned by the Insured	<ul style="list-style-type: none"> • Company Cars: Company cars are eligible for excess coverage under the Umbrella policy. A company car is a car that is furnished to the insured by the insured's employer. It is owned by the employer and is insured under a commercial auto policy in the employer's name. Company cars must be private passenger type vehicles that are used for personal use, driving to and from work, or used in accordance with the Personal Lines auto <i>Business Use</i> classification. The commercial policy provided the company car's primary insurance must never be listed as an underlying policy on the Umbrella. The Extended Non Owned endorsement may be added to the primary auto policy, if underlying personal lines coverage is needed for the company car. • Other types of non-Personally Owned Vehicles: The OneChoice Personal Lines Auto guidelines allow for non-owned vehicles to be listed on the underlying auto policy in certain limited situations. If a non-owned vehicle is eligible for coverage on the underlying OneChoice auto policy, and is listed on that policy, it can likewise be covered by the Umbrella. These are typically cases where the named insured is the owner or partner of a small business, and the vehicle is owned by that business. All <i>Artisan Use</i> vehicles must be personally owned by that insured, and may not be listed on the underlying policy or the Umbrella if they are not personally owned. A non-owned vehicle's primary insurance policy must never be listed as underlying on the Umbrella. • Other than these special cases, there is no coverage for non-personally owned vehicles under the Umbrella.
Number of Properties	When an insured lists more than five properties in the Real Estate section of the Umbrella application (including the primary residence) the application will be referred to Underwriting.
Number of Units/Families	An Umbrella application with an underlying exposure that contains more than two units/families will be referred to Underwriting.
Watercraft	<p>Refer to Underwriting if:</p> <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 HP • Pontoon boats or houseboats • Personal watercraft (jet skis, jet boats, wet bikes, wave runner, etc.) • Experimental watercraft.
Recreational Vehicles	<p>Umbrella applications that include a dune buggy, snowmobile, motorcycle, moped, dirt bike, motor home or all-terrain vehicle (ATV) will be referred to Underwriting.</p> <p>If any recreational vehicle is insured elsewhere the Umbrella application will be referred to Underwriting.</p>

New Business Underwriting Referral Continued

Real Estate Insured Elsewhere	Umbrella applications that include homes, land, dwellings, or other real estate insured with another company 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. Note: Underwriting will not consider accepting the Umbrella application unless the business is incidental to the use of the residence and there is no foot traffic involved. Business conducted from outbuildings on the property will be treated same as business conducted within the home itself. A home day care operation on any premise makes the Umbrella application unacceptable.
Residence Employees	If employees are living on any premises, the Umbrella application will be referred to Underwriting
Trusts	If the named Insured is a trust, or if any underlying exposure is written in the name of a trust, the Umbrella application will be referred to Underwriting
Farm Animals/Horses	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

Driving Record

<p>Per Policy</p>	<p>Policy is ineligible if:</p> <ul style="list-style-type: none"> • DUI or other major violation in past 60 months • Greater than 2: At-fault accidents or violations in past 36 months • Greater than 3: Any combination of at-fault, not at-fault or minor violations in past 36 months • Greater than 2: Any combination of at-fault, not at-fault or minor violations in the past 12 months (single vehicle policy) • Greater than 3: Any combination of at-fault, not at-fault or minor violations in the past 12 months (multi-vehicle policy). <p>Refer to Underwriting if:</p> <ul style="list-style-type: none"> • Liability Loss that is greater than \$100,000. 	<p>Renewals with the following driving records during the prior 36 months will be referred to Underwriting, provided at least one incident took place within the past 12 months:</p> <ul style="list-style-type: none"> • The sum of all at-fault accidents, Not at-fault accidents and violations for all operators combined is more than three per policy • Any driver had a DUI/Drugs violation • Any driver had a major violation • Any driver had an auto liability claim or loss greater than \$100,000 • Any at-fault accidents, not at-fault accidents or violations for any driver under age 21 or over age 74 • The sum of all at-fault accidents, not at-fault accidents and violations is more than two per driver.
<p>Per Driver</p>	<p>Policy is ineligible if:</p> <ul style="list-style-type: none"> • Greater than 1: At-fault accident in the past 36 months • Greater than 2: Any combination of at-fault accidents, not at-fault accidents, or violations in the past 36 months • Any driving incident and the principle operator is under 21 years old (single vehicle policy). <p>Refer to Underwriting if:</p> <ul style="list-style-type: none"> • Any driving incident and the principle operator is under 21 years old (multi-vehicle policy) • Any driving incident and occasional operator under 21 years old • Any driving incident and operator over 74 years old • Any prior license suspension. 	

Ineligible Risk

Lead Paint	<p>Umbrella risks with property exposures built prior to 1978, and that have the following characteristics are ineligible:</p> <ul style="list-style-type: none"> • Multi-family dwelling • Rented dwelling or condominium/cooperative units • Structures rented to others. <p>Note: This restriction does not apply if lead remediation has taken place. Acceptable proof of lead remediation would include, but is not limited to, certificates of compliance or other supporting evidence validating that the lead exposure was removed or never existed.</p>
Swimming Pools	<p>Umbrella policies with the following swimming pool exposures on any premises are ineligible:</p> <ul style="list-style-type: none"> • In-ground pool that is not fenced with a self-locking gate • Above ground pool that does not have a self-locking gate and a pull-up ladder • Pool with diving board higher than 18 inches above the surface of the water.
Trampolines	Trampolines are ineligible.
Attractive Nuisances	<p>The following are ineligible:</p> <ul style="list-style-type: none"> • Presence of skateboard or bicycle ramps on premises. • Presence of a tree house.
Farming on Premises	Any Umbrella that includes a farming exposure on any premises, incidental or not, is ineligible.
Home Day Care	Any Umbrella that includes a home day care exposure on any premises is ineligible.
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.

<p>Watercraft</p>	<p>Any Umbrella with the following exposure is ineligible:</p> <ul style="list-style-type: none"> • Watercraft that is 51 feet or longer • Watercraft operator who is less than 18 years old • Watercraft operator who does not have a valid driver's license • Watercraft operator who does not have prior boating experience with a vessel similar to the insured's • Watercraft used for racing, charter, hire, or for commercial purposes • Watercraft with length and horsepower greater than the following ranges: <table border="1" data-bbox="776 590 1336 1087"> <thead> <tr> <th>Length</th> <th>Maximum Horsepower</th> </tr> </thead> <tbody> <tr> <td>26 feet</td> <td>420 HP</td> </tr> <tr> <td>27 feet</td> <td>432 HP</td> </tr> <tr> <td>28 feet</td> <td>450 HP</td> </tr> <tr> <td>29 feet</td> <td>465 HP</td> </tr> <tr> <td>30 feet</td> <td>480 HP</td> </tr> <tr> <td>31-40 feet</td> <td>735 HP</td> </tr> <tr> <td>41-45 feet</td> <td>830 HP</td> </tr> <tr> <td>46-50 feet</td> <td>920 HP</td> </tr> </tbody> </table>	Length	Maximum Horsepower	26 feet	420 HP	27 feet	432 HP	28 feet	450 HP	29 feet	465 HP	30 feet	480 HP	31-40 feet	735 HP	41-45 feet	830 HP	46-50 feet	920 HP
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<p>Dwelling under Construction/Significant Renovation</p>	<p>Any Umbrella that includes an underlying property exposure that is under construction or undergoing significant renovation is ineligible.</p>																		