Ineligible Vehicle Exposures

1. Ineligible Automobile/Licensed Motor Vehicles.

Any insured in any of the following categories is not eligible for the personal umbrella liability program:

· One who in the last five (5) years has been refused a driver's license, or who has been convicted of:

  a. Driving while intoxicated or under the influence of drugs;
  b. Failing to stop and report when involved in an accident;
  c. Vehicular homicide, assault or manslaughter;
  d. Driving while license is suspended or revoked;
  e. Careless or reckless operation of a motor vehicle;
  f. Driving to endanger;
  g. Passing a stopped school bus;
  h. Highway racing;
  i. Failing to stop/giving false information to law officer.

· One who owns a high performance watercraft or a high performance vehicle.

· One who has limited primary insurance coverage;

· One who owns a motorcycle or dune buggy;

· One who uses the insured vehicle for other than incidental business use.

An ACORD medical statement should be secured on drivers over 70 years of age.

2. Recreational/Unlicensed Motor Vehicles - No insured may:

· Own a three-wheel recreational vehicle;

· Own a dune buggy.