Eligibility Rules and Ineligible Loss History

A. Eligibility Rules

In order to be eligible for new/renewal coverage under the Personal Umbrella Liability programs, the applicant must meet the eligibility requirements below. A personal umbrella should not be written if an Excluded Operator Endorsement is attached to an underlying personal automobile policy.

100/300/100 Program - CIC 970 & CIC-971
1. All operators must be licensed at least six (6) years and be over the age of 25.
2. There can be no more than one (1) moving violation per household within the last three (3) years.
3. There can be no at fault accidents in the household within the last three (3) years.
   * - This program is closed to new business as of 12/31/02.

250/500/100 Program - CIC-PUL & CIC-972
1. All principal operators within the household must be licensed at least three (3) years.
2. No operator may have more than one (1) at fault accident or more than two (2) moving violations within the last three (3) years.
3. There can be no more than two (2) at fault accidents or more than three (3) moving violations per household within the last three (3) years.

B. Ineligible Loss History - No insured may:

- Have been sued for libel, slander or discrimination;
- Have or had a liability claim of $10,000 or more within the past five (5) years;
- Have a loss frequency under any underlying policy.