

LOUDOUN MUTUAL INSURANCE COMPANY
PERSONAL UMBRELLA LIABILITY PROGRAM

VIRGINIA RULES AND RATES

RULE 1 – ELIGIBILITY

- A. Policy must be issued in the name of an individual, a farm partnership or a farm family corporation.
- B. Underlying Homeowners, Homeowners with a Farmers Personal Liability (FPL) Endorsement, or Farmowners must currently be written by Loudoun Mutual Insurance Company.
- C. Motor vehicle reports (MVR's) are required on all drivers every year.
- D. Medical form required on all insureds over 70 years old every other year until age 75. Age 75 and older a medical is required every year.
- E. Risks having one or more of the following characteristics should be written under a Farmowners Policy:
 - More than 25 acres of farmable land. "Farmable" land defined as either fenced or worked
 - More than one structure designed for farm purposes
 - More than 2 personal use horses
 - More than 10 head of livestock
 - Gross receipts from farm operations of more than \$ 10,000 annually
 - More than one farm use vehicle
 - More than one farm employee
 - More than one farm location

RULE 2 – BINDING AUTHORITY

No policy may be bound by the agent without authorization from the Company. Each applicant or application must be approved by the Company prior to binding umbrella coverage.

RULE 3 – APPLICATION

A signed Umbrella Liability Application must be completed for all new risks. The Personal Umbrella Renewal Questionnaire must be completed and signed annually for the renewal of each risk. Every fourth year a new Umbrella Liability Application must be completed for the renewal of each risk.

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RULE 4 – OTHER PRIMARY INSURANCE COMPANIES

Primary coverages not written by Loudoun Mutual must be written in insurance companies with a Best's rating of "B+ VI" or better.

RULE 5 – MINIMUM PRIMARY INSURANCE REQUIREMENTS

If an exposure exists, the following minimum underlying limits of liability insurance are required:

A. Automobile Liability:

Autos and farm trucks with gross vehicle weight (GVW) up to 20,000 pounds	250,000/500,000 BI and 100,000 PD or 300,000 CSL
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Farm trucks with gross vehicle weight (GVW) between 20,001 and 35,000 pounds	500,000/500,000 BI and 100,000 PD or 500,000 CSL
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With youthful operators All vehicles	500,000/500,000 BI and 100,000 PD or 500,000 CSL
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B. Homeowners	300,000 CSL
Homeowners with FPL	300,000 CSL
Farmowners	500,000 CSL

C. Recreational Vehicles (Automated mode of transportation not licensed for road use)	250,000/500,000 BI and 100,000 PD or 300,000 CSL
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D. Watercraft not exceeding 26 feet	300,000 CSL
Watercraft exceeding 26 feet	500,000 CSL

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E. Rental Dwellings (One-to four-family only)	300,000 CSL
F. Employers Liability	300,000 CSL
G. Business Pursuits	300,000 CSL

RULE 6 – RETAINED LIMIT

A Retained Limit of \$250 for Personal and \$1,000 for Farm applies to claims that are not covered by primary insurance but that are covered by the Personal Umbrella Liability policy.

RULE 7 – INELIGIBLE RISKS AND EXCLUDED EXPOSURES

- A. Professional Liability or Errors and Omissions Liability.
- B. Uninsured/Underinsured Motorists coverages.
- C. Aircraft liability.
- D. Watercraft over 50 feet or requiring a crew.
- E. Personal watercraft, including jet skis
- F. The following drivers:
 - i. Assigned risk drivers.
 - ii. Any driver whose license has been suspended or revoked within the last three years.
 - iii. Any driver who has incurred more than two chargeable accidents and/or moving traffic violations in the last three years.
 - iv. Any driver who has been convicted of reckless driving or driving while under the influence of alcohol or drugs.
 - v. Any youthful driver who has incurred more than two chargeable accidents and/or moving traffic violations in the last five years.
- G. Professional politicians and elected or appointed officials.
- H. Public lecturers.
- I. Newspaper reporters, editors, or publishers.

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- J. Labor leaders.
- K. Professional entertainers including athletes and radio and television announcers.
- L. Any person who has been sued for libel and slander.
- M. Law enforcement officials.
- N. Business pursuits other than clerical office employees, teachers, salespersons, collectors, messengers and the classifications listed in the Premium Computation section of this Guide.
- O. Risks with more than six rental dwellings.
- P. Day care exposures.
- Q. Bed and breakfast exposures.
- R. Risks with unfenced pools or diving board.
- S. Lead poisoning exposures.
- T. Farm operations with more than 2,500 acres.
- U. Farm operations with gross income exceeding \$1,000,000 annually.
- V. Farms involved in training, boarding, raising, or renting horses or offering riding instructions.
- W. Farm operations with custom farming outside a 100 mile radius of the insured's farm or receipts from custom feeding or custom farming that exceed \$10,000 annually.
- X. Farm operations with more than 7 trucks.

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RULE 8 – POLICY PERIOD

The policy is written for a one-year term. All rates and premiums are on an annual basis only.

RULE 9 – LIMITS OF LIABILITY

Policy limits of \$2,000,000 and \$3,000,000 are available for accounts with no youthful driver exposure. If youthful driver exposure exists, the maximum limit is \$1,000,000.

RULE 10 – PREMIUM COMPUTATION

The policy premium is determined based on how the underlying liability coverage is written.

If the underlying coverage is provided by a Homeowners policy with a Farmers Personal Liability Endorsement or a Farmowners policy, "Farm rates" will apply to the umbrella policy.

PERSONAL UMBRELLA RATE SHEET

**For the First \$1,000,000 of Insurance
Basic Premium:**

\$65

Basic Premium Includes:

All owner occupied residences
All watercraft under 15' and 50 hp
All unlicensed recreational vehicles
Up to 4 rental dwellings
One office premises
SIR coverages

**Rates in excess of underlying automobile liability limits
of \$250,000/\$500,000 BI and \$100,000 PD or \$300,000 CSL**

Automobiles, Motorcycles, and Licensed
Recreational Vehicles (each initial unit)

\$65

**Surcharge for insured's with activity on MVR within 24
Months**

1.2

Youthful Drivers

Ineligible

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**Rates in excess of underlying automobile liability limits
Of \$500,000/\$500,000/\$100,000 or \$500,000 CSL**

Automobiles, Motorcycles, and Licensed Recreational Vehicles (each initial unit)	\$55
Surcharge for insured's with activity on MVR within 24 months	1.2
Youthful Drivers* *(Maximum Capacity of \$1,000,000 for accounts with youthful driver exposure excess of 500/500/100 or 500 CSL)	\$70
Surcharge for youthful with Activity on MVR within 24 months	1.5
Watercraft	
Watercraft less than 15 feet	
51-100 horsepower	\$50
101-150 horsepower	\$65
151-250 horsepower	Refer
Watercraft 16-26 feet	
51-100 horsepower	\$45
101-150 horsepower	\$50
151-250 horsepower	\$85
Watercraft greater than 26 ft or 250 HP	Refer
Additional Rentals*	
*Must exclude Mold	
5 to 6 units	\$15 ea
Minimum Premium: Non Farm	
First Million of Insurance	\$150
Second Million of Insurance	\$150
Third Million of Insurance	\$150
Increased Limits Premium:	
\$1,000,000 excess of \$1,000,000	60% of 1 ST M
\$2,000,000 excess of \$1,000,000	120% of 1 ST M

*Subject to above minimum premiums

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FARM UMBRELLA RATE SHEET

**For the First \$1,000,000 of Insurance
 Basic Premium:**

\$120

Basic Premium Includes:

- All owner occupied residences
- All watercraft under 15' and 50 hp
- All unlicensed recreational vehicles
- Up to 4 rental dwellings
- One office premises
- SIR coverages

**Rates in excess of underlying automobile liability limits
 of \$250,000/\$500,000 BI and \$100,000 PD or \$300,000 CSL**

Automobiles, Motorcycles, and Licensed Recreational Vehicles (each unit)	\$65
Light farm truck	\$65
Medium Farm truck (10,000-20,000 GVW)	\$80
Heavy Farm truck (20,000-35,000 GVW)	Ineligible
Surcharge for insured's with activity on MVR within 24 Months	1.2
Youthful Drivers	Ineligible

**Rates in excess of underlying automobile liability limits
 Of \$500,000/\$500,000/\$100,000 or \$500,000 CSL**

Automobiles, Motorcycles, and Licensed Recreational Vehicles (each initial unit)	\$55
Light farm truck	\$55
Medium Farm truck (10,000-20,000 GVW)	\$70
Heavy Farm truck (20,000-35,000 GVW)	Refer
Surcharge for insured's with activity on MVR within 24 months	1.2

Youthful Drivers* \$70

*(Maximum Capacity of \$1,000,000 for accounts with youthful

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driver exposure excess of 500/500/100 or 500 CSL)

Surcharge for youthful with Activity on MVR within 24 months 1.5

Watercraft

Watercraft less than 15 feet

51-100 horsepower	\$50
101-150 horsepower	\$65
151-250 horsepower	Refer

Watercraft 16-26 feet

51-100 horsepower	\$45
101-150 horsepower	\$50
151-250 horsepower	\$85
Watercraft greater than 26 ft or 250 HP	Refer

Additional Rentals*

*Must exclude Mold

5 to 6 units \$15 ea

Minimum Premium: Farm

First Million of Insurance \$250

Second Million of Insurance \$190

Third Million of Insurance \$190

Increased Limits Premium:

\$1,000,000 excess of \$1,000,000 60% of 1ST M

\$2,000,000 excess of \$1,000,000 120% of 1st M

*Subject to above minimum premiums