



**Nationwide**<sup>®</sup>  
is on your side

# Personal Umbrella Quick Reference

## Did you know?

Customers are eligible for an additional discount off both their Homeowner and Auto policies when packaged with an Umbrella!!!

## Reminder!

All underlying policies with similar exposures must carry the same limit of liability.  
&  
Any driver convicted of a major violation in the last 5 years is not eligible for coverage under Umbrella.

## High Level Underwriting

### Binding Authority:

- Agent Binding Authority \$1,000,000
- For risk \$2,000,000 to \$5,000,000 please contact your underwriter or submit risk unbound

### Coverage Requirements:

- ALL underlying personal liability exposures must be insured with Allied/Nationwide
- Self Employed/Business Owner's – require underlying Commercial General Liability, policy to match personal umbrella limit or confirmation business is incorporated

## Underlying Liability Requirements

<b>Home/Dwelling Fire.....</b>	\$300,000 & Personal Injury
<b>Auto.....</b>	\$250/500/100 or \$300K CSL
<b>Motorcycle.....</b>	\$250/500/100 or \$300K CSL
<b>RV.....</b>	\$250/500/100 or \$300K CSL
<b>Watercraft.....</b>	\$300/300/100 or \$300K CSL Boats over 35 feet or 300 HP \$500/500/100 or \$500K CSL