

P E R S O N A L L I N E S

TRAVELERS PERSONAL LIABILITY UMBRELLA PLUS MANUAL

CALIFORNIA

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TRAVELERS
PERSONAL LIABILITY UMBRELLA (PLUS) - CALIFORNIA

The Standard Fire Insurance Company
Travelers Commercial Insurance Company

CHECKING SLIP

Rule Governing Application of Revised Rules and Rates – for all companies:

This change applies to policies effective on and after **8/18/2019**.

Pages Revised

Eligibility Guidelines

CAEG-1 through CAEG-4

Rev. 08/18/2019

MEMORANDUM OF CHANGES

The Eligibility Guidelines were revised to include loss grids for both \$1M and \$2M-\$5M limits. The \$10M limit wording was clarified for intent and the guideline format was updated to align with the format of our other current product lines.

**ELIGIBILITY GUIDELINES
PLUS RISK SELECTION GUIDE AND ELIGIBILITY REQUIREMENTS**

The following guidelines are designed to assist you in identifying risks that are eligible for our Personal Liability Umbrella of Security Policy (PLUS standalone) and Personal Liability Umbrella Supplement to Homeowners (PLUS supplement). These guidelines will not be applied in any manner that conflicts with the insurance laws or regulations of the state.

A complete ACORD Personal Umbrella Application, signed by the applicant, is required for all submissions. **Submissions outside these guidelines must be approved by underwriting prior to binding.** These guidelines are not inclusive as other factors may warrant consideration in the underwriting process.

Agents who have been granted binding authority may bind PLUS policies with limits not greater than \$2,000,000 subject to these guidelines.

PLUS coverage will be written on:

- New Business*: only for insureds having a current primary Travelers Automobile policy
- Renewal*: a current Travelers Automobile policy is not required as long as the primary Dwelling, Condo, or Tenant policy is currently written with Travelers

Regardless if the Auto policy is currently written with Travelers, the driver characteristics and driving record of all operators in the household must be acceptable per:

- the underlying Travelers Automobile Eligibility Guidelines; **and**
- the requirements in the underlying Travelers Automobile Rate and Rule Manual; **and**
- the requirements shown below in the Driver Characteristics/Driver Record section below.

*Note: When a limit of \$10 million is requested, coverage will only be considered for customers having a current Travelers Automobile policy and a current primary Travelers Dwelling, Condo, or Tenant policy. This limit is only available on the standalone policy.

Primary insurance for all exposures is encouraged to be written with Travelers. Underlying exposures not written by Travelers must meet our liability underwriting requirements for those individual product lines (e.g. home, watercraft, rental dwelling, motor home, etc.), including any endorsements on the policy that include increased liability exposure (e.g. business, home sharing, etc.).

Excess Supplementary Uninsured/Underinsured Motorists Coverage is available as a supplemental coverage to a PLUS standalone policy. This supplement coverage is not available as an option on a PLUS Supplement on the Travelers Homeowners Policy.

Risks involving owned foreign auto and residence exposures are eligible for the PLUS program. However, these exposures are excluded from coverage.

Copies of declarations pages for any primary insurance where Travelers is not the insurer must be retained with the signed application.

An underwriting questionnaire for any primary insurance where Travelers is not the insurer may be required at the discretion of the company.

I. A RISK IS NOT ELIGIBLE IF IT INVOLVES ANY OF THE FOLLOWING:

- A.** Operators whose characteristics do not meet the new business eligibility criteria for a primary Travelers Auto Policy, and also exceed the following Incident and loss history:

1. For PLUS Limit of \$1 million:

- a. The following chart outlines the maximum combination of Incident and loss history **in the past 60 months** that are eligible for a risk requesting the above liability limits:

	At-Fault Accidents (AF)		Total Incidents*	
	36 mos.	60 mos.	36 mos.	60 mos.
Per Operator	2**	2**	2	3
Per Household	2***	3***	3	4

*Incidents include: at-fault (AF) accidents, not-at-fault (NAF) accidents, and major and moving violations

**Maximum of 1 AF with Bodily Injury (BI) allowed

***Includes both AF with BI and AF with Property Damage (PD)

2. For PLUS Limit of \$2 million up to and including \$5 million:

- a. **The risk must meet all eligibility requirements of the \$1 million PLUS Limit; and**
- b. The risk is not eligible if any operator is insured in:
- A nonstandard company, nonstandard price track, or nonstandard program;
 - The Travelers Specialty Product (e.g. form 102), AIP Takeout Program (e.g. form 103) or written in Travelers Property Casualty Insurance Company (non-Good Driver company);
 - A policy with restrictions on the driver or a named driver exclusion;
 - A policy with restricted limits of liability; or
 - An Assigned Risk Plan, Facility Market, or other similar residual auto insurance plan; **and**
- c. Any operator/risk having the following incident and liability claim activity **in the past 60 months** {Incidents include: at-fault (AF) accidents, not-at-fault (NAF) accidents, and major and moving violations}:
- The following chart outlines the maximum combination of Incident and loss history in the past 60 months that are eligible for a risk requesting the above liability limits:

	At-Fault Accidents (AF)		Total Incidents	
	36 mos.	60 mos.	36 mos.	60 mos.
Per Operator	1	1	1	2
Per Household	1	2	2	3

- Any operator with a major violation. These include, but are not limited to:

Driving while under the influence of alcohol or drugs, or drinking while driving	Refusal to take a sobriety test	Illegal possession of alcohol or drugs in a motor vehicle
Reckless driving	Failure to stop for school bus	Inattentive operation
Careless driving	Any operator who has had their driver's license or registration suspended or revoked, including an administrative suspension or revocation, in the past 60 months	Criminal negligence, homicide, manslaughter, assault or any felony arising from the use of an auto
Speeding over 100 mph	Failure to stop and report an accident	Attempting to elude a police officer
Theft or unlawful taking of an auto, or operating a vehicle without permission	Unlawful driving during suspension or revocation of license or registration	Illegal use of or loaning a license to an unlicensed person
Altering, forging or counterfeiting license, title, registration or plates	Racing or participating in a race or timed/speed event	Making false statements in an application for a driver's license or registration

3. For PLUS Limit of \$10 million:

- a. **The risk must meet all eligibility requirements for PLUS Limits up to \$5 million; and**
- b. Any operator/risk having the following incident and liability claim activity **in the past 60 months:** {Incidents include: at-fault (AF) accidents, not-at-fault (NAF) accidents, and major and minor moving violations}.
 - i. Any operator with any at-fault accidents;
 - ii. Any risk with a total of 2 or more incidents, regardless of the number of operators.
 - iii. Any operator licensed less than 3 years with any incidents;
 - iv. Any operator over age 70 with any incidents;
 - v. Any operator under age 25 with any incidents and a car away at school; or
 - vi. Any operator licensed less than 5 years with any incidents and the risk involves:
 - a) Any snowmobile, regardless of engine size;
 - b) Any “miscellaneous vehicle” (e.g., ATV, motorcycle) for which coverage under endorsement PLUS 05 is requested; or
 - c) Any “personal watercraft” (e.g., Jet Skis, Sea-Doos, etc.) for which coverage under endorsement PLUS 05 is requested.
- B.** New business risks requesting a \$10 million PLUS limit that have had a legal judgement against any household member or have had a liability loss (including Auto liability) in the last 5 years.
- C.** New business risks requesting a \$10 million PLUS limit involving any of the below occupations:
 - 1. Authors, editors, or publishers;
 - 2. Actors, athletes, or entertainers;
 - 3. Broadcasters or telecasters;
 - 4. Public lecturers, politicians, or political activists; or
 - 5. Any other person well known to the general public because of their position, occupation, or activities
- D.** Applicants engaged in foreign travel exceeding 6 months per calendar year.
- E.** Requests to write PLUS in the name of a Corporation or other non-personal entity (e.g. Sole Proprietorships, Partnerships, LLCs).
- F.** Risks involving incidental farming on the residence premises which do not have endorsement HO-72, HQ-072, or the equivalent attached to the Homeowners policy, and/or involves one of the following:
 - 1. Employment of others for farm work, either full or part time; or
 - 2. Produces more than \$5000 in gross annual revenue; or
 - 3. Includes riding stables, animal breeding, or “pick-your-own” produce exposures.
- G.** Risks involving business exposures which do not have the required endorsement(s) attached to the Homeowners policy.
- H.** Risks involving business exposures that are more than incidental or which have more than minimal public traffic.
- I.** Risks involving any form of retail sales and/or where there is a nursery school, private school, or day care center.
- J.** Risks exceeding nine rental properties (nonowner-occupied condominium units and 1-, 2-, 3- or 4-family dwellings).
- K.** Risks involving Recreational Vehicles (e.g. golf cart or snowmobile) with motors that are classified by the manufacturer as performance, high performance, racing, or its equivalent.

- L. Risks involving any of the following watercraft exposures:
- Watercraft having engines that exceed the manufacturer’s recommended horsepower limits;
 - Watercraft that are not well maintained;
 - Any of the following types of watercraft:

Airborne Airpowered	Hovercraft	Ice Boats	Marshcraft
Amphibious	Hydrocycles	Kit Boats	Sea Mobile
Ducks	Hydrofins	Kites	Sea Scooters
Homemade	Hydroplanes	Land/Sea Campers	Sea Wing

II. RISKS INVOLVING THE FOLLOWING MUST BE REFERRED TO AN UNDERWRITER

- A. New business risks up to \$5 million that have had a legal judgment against **any** household member or have had a non-auto liability loss in the past 3 years
- B. Risks with individuals involved in Civic Activities (nonprofit, religious, or charitable organizations)
- C. Risks involving motorcycles and other vehicles that may not be bound in the Auto program. These vehicles are ineligible for coverage if rated or advertised by the manufacturer as a “performance”, “high performance”, or “racing” model, or its equivalent.
- D. New business risks requesting PLUS limits up to and including \$5 million involving **any** of the below occupations:
 - 1. Authors, editors, or publishers;
 - 2. Actors, athletes, or entertainers;
 - 3. Broadcasters or telecasters;
 - 4. Public lecturers, politicians, or political activists; or
 - 5. Any other person well known to the general public because of their position, occupation, or activities
- E. Risks involving watercraft with **any** of the below criteria:
 - 1. Used for other than recreational purposes;
 - 2. Capable of speeds in excess of 50 mph;
 - 3. Over 15 years old (new exposures, unless we write the underlying);
 - 4. 30 feet and over in length.

GENERAL RULES

1. GENERAL INFORMATION

Travelers PLUS policies shall be subject to the rules, rates and forms specified in this manual. Special situations not covered by these rules shall be submitted to the Travelers.

2. POLICY COVERAGES

The following is a general description of the coverages provided by the PLUS Policy. The policy forms, endorsements and appropriate manual rules should be consulted for details.

A. Personal Liability

Personal Liability pays damages which the insured is legally obligated to pay in excess of the retained limit because of bodily injury, property damage or personal injury caused by an occurrence. It includes coverage for such exposures as personal residences, autos, and certain recreational vehicles, watercraft and business properties.

B. Loss Assessment

Loss Assessment covers an insured's share of any loss assessment charged in excess of the retained limit by a corporation or association of property owners.

C. Defense Costs

Defense costs, including premiums on bonds, post-judgment interest, and lost wages or salary are covered in addition to the limit of liability.

3. ELIGIBILITY

A. A Travelers PLUS Policy may be written for an individual, including a spouse or domestic partner if living in the same household. Corporations or other entities are ineligible.

B. When the named insured has placed property in a living trust, PLUS may be endorsed to cover the interests of the trustee. The trustee must be a named or additional insured on the primary liability policy covering the property in trust. Attach endorsement **PLUS 07**.

C. The interests of other additional insureds not involving trust situations may be added with the consent of Travelers. Attach endorsement **PLUS 06**.

See the Eligibility pages provided with this manual for more specific eligibility guidelines. Risks which do not meet program guidelines must be referred to the Travelers for consideration before coverage can be quoted or bound.

4. AMOUNT OF INSURANCE

A Travelers PLUS Policy may be written with limits of \$1, \$2, \$3, \$4, \$5 or \$10 million dollars. See the rate section for the applicable premiums. Note: the \$10 million limit is not available on supplemental policies.

5. DEDUCTIBLE AMOUNTS

Coverage applies only to damages in excess of the retained limit. The retained limit will be the applicable Deductible Amount or the limits of other available insurance, if greater. The insured should maintain primary insurance of a type and amount at least equal to the Deductible Amounts shown below.

A. Base Deductibles

Annual premiums shown in the rate section of this manual contemplate the following base deductibles:

Types of Liability	Deductible Amounts
Personal Liability	\$300,000 Per Occurrence
Automobile Liability	\$500,000 Per Occurrence. However, if the “insured” has in force at the time of loss “primary insurance” with “auto” liability limits of \$500,000 per person/\$500,000 per occurrence “bodily injury” and \$100,000 “property damage” liability, then the deductible amount applicable to “auto” liability shall be such limits
Recreational Vehicles	\$300,000 Per Occurrence. However, if the “insured” has in force at the time of loss “primary insurance” with “recreational vehicle” liability limits of \$250,000 per person/\$500,000 per occurrence “bodily injury” and \$50,000 “property damage” liability, then the deductible amount applicable to “recreational vehicle” liability shall be such limits.
Watercraft	\$300,000 Per Occurrence
Business Pursuits	\$300,000 Per Occurrence
Business Property	\$300,000 Per Occurrence
Loss Assessment	\$25,000 Per Occurrence

B. Optional Deductibles

The following, lower deductibles are available on an optional basis for an additional premium.

Type of Liability	Optional Deductible Amounts
Personal Liability	\$300,000 Per Occurrence
Automobile Liability	\$300,000 Per Occurrence. However, if the “insured” has in force at the time of loss “primary insurance” with “auto” liability limits of \$250,000 per person/\$500,000 per occurrence “bodily injury” and \$50,000 “property damage” liability, then the deductible amount applicable to “auto” liability shall be such limits.
Recreational Vehicles	\$300,000 Per Occurrence. However, if the “insured” has in force at the time of loss “primary insurance” with “recreational vehicle” liability limits of \$250,000 per person/\$500,000 per occurrence “bodily injury” and \$50,000 “property damage” liability, then the deductible amount applicable to “recreational vehicle” liability shall be such limits.
Watercraft	\$300,000 Per Occurrence
Business Pursuits	\$300,000 Per Occurrence
Business Property	\$300,000 Per Occurrence
Loss Assessment	\$25,000 Per Occurrence

Note: Policies written before 10/17/99 with an optional deductible amount of \$100,000 applicable to Personal Liability, Recreational Vehicles, Watercraft, Business Pursuits or Business Property may be continued with such deductible amounts.

6. CHANGES - LIMITS AND/OR EXPOSURES

Limits of liability and/or the number and types of exposures may be changed after the inception date of the policy. Update the information on the Declarations and charge the additional (or return) premium pro rata, based on the policy term.

7. RESERVED FOR FUTURE USE

8. POLICY TERM

- A. A Travelers PLUS Policy may be written for a continuable term of twelve months.
- B. The policy may be continued for successive terms by payment of a continuation premium to the Travelers.
- C. The rules, rates and forms then in effect must be substituted at each continuation.

9. ASSIGNMENT

Assignment of a Travelers PLUS policy is not permitted.

10. OPTIONAL COVERAGES

A. Business Property

- (1) Coverage may be endorsed on the PLUS policy to insure incidental occupancies and home business activities as covered under a Travelers Homeowners Policy. Charge the additional premium shown in the rate section of this manual and attach endorsement **PLUS 03**.
- (2) The PLUS policy includes coverage for one to four family dwellings rented to others. Show the number of exposures on the Declarations and charge the additional premium shown in the rate section of this manual.

Refer to the eligibility section of this manual for specific information regarding acceptable exposures.

B. Business Pursuits

Coverage may be endorsed on the PLUS policy to insure business pursuits for the classes Collector, Messenger, Salesman or Teacher as covered under a Travelers Homeowners Policy. Charge the additional premium shown in the rate section of this manual and attach endorsement **PLUS 04**.

Refer to the eligibility section of this manual for specific information regarding acceptable exposures.

C. Miscellaneous Vehicles and Watercraft

A PLUS standalone policy may be endorsed to extend coverage to certain normally excluded vehicles and watercraft such as all-terrain vehicles, motorcycles and personal watercraft. Refer to the eligibility section of this manual for specific information regarding acceptable exposures.

Charge the additional premium shown in the rate section of this manual and attach endorsement **PLUS 05**.

D. Uninsured Motorist Coverage (Bodily Injury)

- (1) Coverage may be endorsed on the PLUS policy to provide coverage for damages for bodily injury, in excess of the minimum retained uninsured motorist limit, which an insured is legally entitled to recover from the owner or operator of an uninsured or underinsured motor vehicle.

Charge an additional premium shown in the rate section of this manual and attach endorsement **PLUS 02 CA**.

- (2) This coverage option is only available on the PLUS standalone policy.
- (3) This coverage is supplemental coverage to the PLUS policy.
- (4) The insured must maintain Uninsured Motorist Coverage on their primary automobile policy that is equal to or greater than the Base Deductible (See General Rule 5.A.) for Automobile Liability.

11. RATING TERRITORY

Coverage under a Travelers PLUS policy applies worldwide.

12. AMENDATORY ENDORSEMENT

PLUS 01 CA Special Provisions - California will be attached to all PLUS standalone policies.

TERRITORY DEFINITIONS

TERRITORY

DEFINITIONS

2

Los Angeles County
San Francisco County

4

Remainder of State

RATE SECTION

Charge the following annual premiums for each exposure:

	TERRITORY	
	2	4
1. Base Rates		
(Includes primary residence and one vehicle, \$1,000,000 Limit of Liability)		
Standard Deductible Amounts	\$190	\$145
Optional Deductible Amounts	\$230	\$170
2.a. Additional Exposures (Additional charge for each exposure)		
Each additional vehicle	\$45	\$40
Each youthful driver (less than age 25)	\$110	\$100
Each additional watercraft		
	From table below	

No additional charge for sailboats under 26' or outboard motor boats of 25 horsepower or less.

For Personal Watercraft such as Jet Skis, see section 3. below.

HULL LENGTH

Not over 20'	\$35	\$35
Over 20' - not over 30'	\$40	\$40
Over 30' - not over 40'	\$50	\$50
Over 40' - not over 50'	\$50	\$50
Over 50' but not over 60'	\$150	\$150

2.b. Additional Exposures (one charge per class of exposure, regardless of the number of exposures)

Incidental farming	\$40	\$40
Incidental business occupancy	60	60
Business pursuits	55	55
Recreational vehicles (Golf carts and snowmobiles)	35	35
Rental exposure (including at primary residence)	65	65
Additional residences	25	25
Swimming pool	35	35

3. Miscellaneous Vehicles and Watercraft* **Territory 2** **Territory 4**

Charge the following additional premium for each exposure scheduled on Endorsement PLUS 05:

All-terrain vehicles	\$30	\$30
Personal watercraft (Jet Skis, Sea-Doos, etc.)	\$50	\$50
Motorcycles, motorbikes (whether or not registered)	\$100	\$100

*Note: This coverage available on standalone policy only

4. Credit for Travelers Primary Auto Policy \$40 \$40

5. Increased Limits

The limit of liability may be increased to one of the limits displayed below.

<u>Limit</u>	<u>Factor</u>
2,000,000	1.75
3,000,000	2.25
4,000,000	2.65
5,000,000	2.85
10,000,000*	6.90

*Note: This limit available on standalone policy only

For limits of liability above \$1,000,000, apply the appropriate factor to the premium developed under numbers **1.** through **4.** above.

6. High Risk Exposure

If we agree to write a policy that does not meet our eligibility guidelines, multiply the premium developed in numbers **1.** through **5.** above by 2.00.

7. Minimum Premium

The minimum premium for a policy with a limit of liability of \$1,000,000 is as follows.

Base Deductible	\$130
Optional Deductible	\$160

For policies with increased limits of liability, multiply the applicable minimum premium times the appropriate increased limits factor under Rule **5.**

8. Uninsured Motorist Coverage

Uninsured Motorist Coverage (supplemental) is available on the PLUS policy (standalone only) on an optional basis.

When this coverage is provided on a PLUS, attach endorsement **PLUS 02 CA.**

Charge the premium per automobile for the appropriate limits from the following table:

Limits of Liability Annual Premium	(Each Accident) (Per Automobile)
\$1,000,000	\$ 90