



Personal Umbrella

Product Manual & Underwriting Guide

American Farmers & Ranchers Mutual Insurance Company

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General Information

American Farmers & Ranchers Mutual Insurance Company's (AFRMIC) Umbrella Program is designed to provide liability coverage in excess of the underlying property and auto liability policies.

Regardless of qualifying criteria, the final acceptance of any risk remains a decision of the Company.

Any insured that has been rejected or excluded by AFRMIC must be submitted for prior approval before the agent binds coverage on the individual. No agent may lift an exclusion without prior approval from the Home Office, regardless of the original reason for the exclusion.

Agent's Responsibilities

An agent is the individual appointed by American Farmers & Ranchers Mutual Insurance Company to solicit, negotiate, and affect insurance contracts on behalf of the Company. The agent's power resulting from an appointment includes "apparent agency" which is power that is logical for the public to assume an agent has whether he actually has been granted that power under his appointment or not. In that regard, all agents for American Farmers & Ranchers Mutual Insurance Company must be formally appointed by the Company after first being licensed for each line of business offered for sale.

Each agent appointed by American Farmers & Ranchers Mutual Insurance Company is responsible for maintaining a current Property and Casualty Insurance Agent's License including compliance with all state statutes and rules on regulations governing an agent's license established by the Department of Insurance. This includes meeting the Continuing Education requirements.

All agents appointed by American Farmers & Ranchers Mutual Insurance Company must maintain in force an agent's Errors and Omissions (E & O) Insurance Policy.

The agent is the "eyes and ears" of the Company in the community in which they do business. It is the agent's responsibility to inspect and select the best possible risks for coverage by the Company. Effective risk selection directly affects the agent's loss ratio and ultimately the profitability and survivability of the Company.

The company will attempt to accept most risks submitted which meet the established guidelines but the **agents must exercise their best judgment in risk and coverage selection and advise the Company of all known factors that affect** the acceptability of a risk. The amount of premium received for coverage is **never** the sole selection criteria.

It is the agent's responsibility to **fully comply** with the **application procedures** established by the Company and to insure that information submitted on an application is complete and accurate within the agent's ability to determine.

American Farmers & Ranchers Mutual Insurance Company is an agency Company. The agent, **not the Home Office**, is expected to deal directly with the insured on matters related to the application, or maintenance of a policy. The agent represents the Company. As far as the applicant is concerned, the Agent is the Company. **Do not refer insureds directly to the Home Office.**

The agent or producer is viewed by the Company as an essential part of a professional team made up of the agents, the underwriters, claims and support personnel, each having separate, but important roles in establishing and maintaining a profitable, service oriented organization. Each portion of the organization must recognize their individual responsibilities and limitations and work together to provide the best possible protection for the customer and at the same time **protect the assets of the Company.**

Actions Prohibited by Agents

- No agent has the authority to backdate coverage:
 - Coverage is to be effective **no earlier than the date of signature by the insured and agent on all documents**. Applications, endorsements, premium payments, etc., are to be received in the Home Office within five (5) days.
- No agent has the authority to alter a policy or endorsement in any way.
- No agent has the authority to bind an umbrella risk.
- No agent may charge any fee for the same service transactions as those described in the Fees section of this manual. No agent may charge a fee in excess of the cost of producing the service or transaction.



Binding Authority

All Personal Umbrella applications and endorsements adding or increasing coverage must be submitted to the Home Office for approval with no coverage bound. No money should be collected or sent to the Company until approved by the Home Office.

New Business

Once the application has been approved by the Home Office the agent may bind coverage when:

- The application has been signed by the insured and agent; and
- At least one (1) month of premium has been received.

Endorsements

Endorsements will be bound as of the date and time on the endorsement if:

- The endorsement has been approved by the Home Office; and
- The effective date is within thirty (30) days of the date submitted

Endorsements to Policies in Effect

Endorsement request should be submitted on a "Request for Policy Change".

Endorsements **reducing** or **deleting** coverage **must be signed and dated by the agent or the insured or legal representative** before the home office will accept it.

Endorsements will not be accepted which delete coverage **more than thirty (30) days** prior to the date of signature by the insured or the agent.

Rejection of Applications

Applications submitted "**ON APPROVAL**" will be "rejected" if the Company elects to not provide the requested coverage. No money should be collected or sent to the company with applications written "on approval". A letter of rejection will be sent to the insured notifying them of our decision.

Underlying/Primary Policy Requirements

In order to qualify for a Personal Umbrella, American Farmers & Ranchers Mutual must also write the insured's Private Passenger Automobile Policy and Homeowners Policy. In addition, if the insured has watercraft, rental dwellings, or any other personal liability exposures, it will be necessary for American Farmers & Ranchers Mutual to provide coverage on these also, if we provide a market for them. Watercraft, Jet Skis and motorcycles that do not qualify to be written with AFRMIC may be insured with another company, as long as it is rated B+ or better by A.M. Best, meets our underlying coverage requirements, must be written within our Agent's agency, and must provide a copy of the policy declaration sheet with the application and any subsequent renewal. If AFR does not provide coverage on the underlying policy, we reserve the right to inspect the insured property to ensure AFR underwriting guidelines have been met.

Endorsement requests to the Umbrella policy are required when making changes to the Underlying policies.



Coverage	Minimum Required Limits
Automobiles and trucks (Including licensed recreational vehicles)	BI & PD Split Limits 250/500/250 Or BI & PD Combined Single Limits: \$500,000
Motorcycles	25/50/25 (If Motorcycle coverage is not written through AFR, 250/500/100 or \$500,000 CSL is required)
Homeowners and rental dwellings (Including incidental business pursuits and unlicensed recreational vehicles. All underlying policies, except HO-5, must include Personal Injury).	\$300,000
Watercraft Liability (Insured must have matching limits for waterskiing exposures)	100/300/25 (If Watercraft Liability is not written through AFR, 250/500/100 or \$500,000 CSL is required.)
Homeowners with Home Day Care	\$500,000
Business Pursuits / Farming Activities	\$500,000

Underwriting Quality of Underlying/Primary Policies

In order to qualify for the Personal Umbrella, all the underlying policies (Automobile, Homeowners, Watercraft, etc.) should be superior risks. Underlying/primary automobile policies written in the Assigned Risk program will not be considered for an Umbrella. In addition an individual with the following is ineligible:

- a DUI during the past three years; and/or
- anyone with a speeding ticket within the last three years for driving 30+ MPH over the speed limit; and/or
- anyone whose sum of the number of tickets and/or at-fault accidents within the last 3 years is 4 or more; and/or
- anyone with more than six driving points according to AFRMIC Automobile Underwriting Point Schedule; and/or
- anyone with a ticket for leaving the scene of an accident

The Application

The application is the basis for the content of the policy, a legally binding contract. As such, it is vital that it be completed **accurately and in detail**. All applicable blanks must be filled out legibly and all underwriting questions are to be answered. Any blank, question or section left unanswered that does not apply should be marked N/A. A completed, accurate application **accompanied by** all required documentation such as coverage declaration pages from other carriers and questionnaires will speed up approval of the risk and reduce the chance of error. Correspondence will be drastically reduced when applications are complete and other required documents are **securely attached**. Use the comments section of the application or when necessary, a separate **attached sheet** to provide clarification details. The following guidelines concerning the application process are provided to help the agent insure a complete application is submitted.

Policy Period

All policies are issued for a period of one (1) year.

Effective Date and Time

The effective date of a policy is always 12:01 A.M. on the date shown on the declarations sheet. This date will not

be earlier than the date of signature on the application or time of approval by the Home Office.

Signatures On Application

Both the applicant and the agent are required to sign and date the application. The completed application with all supporting documentation should arrive at the Home Office within five (5) days of the signature date.

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Membership

Each policyholder must pay dues annually. Only one membership fee is required per policyholder. If the membership fee is paid with another policy i.e., auto; please show the policy number on the umbrella application.

Fees

All fees are fully earned and apply to both new and renewal policies.

Fee Type	Amount	Description
NSF Check Fee	\$25	An insufficient funds check fee will be charged for any check or electronic debit not honored by the issuing bank.
Late Fee	\$10	Fee applied to a policy where payment for the minimum amount due is not received by the company on or before the due date. Any payment received by an AFRMIC agent will be considered received by the company on that date.
Service Fee	\$10	Fee applied to a policy when an invoice is printed for the insured (not EFT). Invoices for renewing a policy will not incur a service fee.

Premium Payments

No commission is to be withheld by the agent. Separate checks are preferred for each transaction. Multiple payments combined into one check **must** be accompanied with an Agency Transmittal (Recap) Sheet. If the check amount and the total transmittal amount do not match, **all items will be returned to the agency.** Payments from insureds may be entered through the Agency Payment Entry feature of the Agent Access System. Generating daily reports are suggested to assist the agent in reconciling itemized transactions. Checks will be presented for payment only once. Any agency-imposed fees must be collected separately from the insured's premium payment. AFRMIC receipts **may not** be used for any agency-imposed fees. State law prohibits the agent from charging any fee for the same service or action incurring a fee by the company.

Payment Options

- **Paid-In-Full** - The insured may pay the entire term premium at the time of application or renewal preventing service charges during the policy period.
- **Monthly Payments** - This option allows the insured to make monthly payments on their premium after an initial down payment has been made. For both new and renewal business, the minimum down payment is one month's premium, plus membership dues and any previous balance owed. After the initial down payment, the insured will be billed monthly until the policy is paid in full. The minimum due on each monthly bill will be approximately one month's premium plus a service fee. The minimum amount due will vary month to month, due to the differences in the number of days in the billing period, payments received, or changes made on the policy that result in a premium change. The monthly bill will also indicate the total amount due to pay the policy in full. The insured may pay any amount greater than the minimum amount due at any time but only paying the policy in full will prevent future service charges during the policy period.
- **Electronic Funds Transfer (EFT)** is an available payment option for your customer's convenience. You may select either Paid-In-Full or Monthly Payment option. For new and renewal business, the minimum down payment is 30 days premium and any previous balance owed. The minimum due on each monthly bill will be approximately one month's premium.
- **Telephone and Web Payments** - Premiums can be paid over the telephone or through our public website using a credit card, debit card or electronic check. To make a telephone payment call toll free 1-866-636-2705 or make a payment by going to www.americanfarmersandranchers.com. A fee is collected by a third party vendor that facilitates these types of transactions.

Cancellation or Expiration of Policies

Any cancellation of a policy must be done within the provision of the policy form. A request for cancellation must be sent in on approval if the effective date of cancellation is more than thirty (30) days prior to the date of the insured's or the agent's signature. When cancelling a policy, please use a properly completed cancellation request signed and dated by the **Named Insured or the Agent**.

Non-payment of premium will result in the policy being cancelled on a pro-rata basis giving 10 days notice.

Renewal bills unpaid will cause the policy to expire. Notice of expiration will be mailed on the expiration date.

Cancellations for insured's request will be calculated on a pro-rata basis. Cancellations initiated by the Company will be calculated on a pro-rata basis.

A policy will only be cancelled "**FLAT**" (all premium returned) when the original policy is returned to the Home Office within thirty (30) days of the effective date. Such cancellations will only be made when the insured refuses the policy.

Applications and renewal billings submitted with checks returned for insufficient funds will be considered as though no coverage was bound and the policy shall be void from the effective date.

Underwriting Guidelines

The Home Office will attempt to accept and write most risks submitted provided the basic underwriting guidelines are followed. **Remember**, we are often-times placing the assets of the Company at risk regarding negligent acts of insureds or the moral and morale hazards encountered when dealing with individuals.

Preferred Risks

- We should insure individuals who:
 - Exhibit good moral character
 - Are well regarded in the community
 - Maintain their property and equipment in a safe and acceptable condition
 - Exhibit pride of ownership in property
 - Have a favorable claims history
 - Have no unusual or hazardous exposures

Unacceptable Risks

Do not write new or renewal business if any of the following apply:

Unacceptable Insureds

- Insured is in the process of divorce or probate (new business only)
- Insured or occupants that have a criminal history, no felony convictions. A felony DUI conviction prior to the previous three years is acceptable.
- No insured may have been sued for libel or slander, or be involved as a defendant in a current or pending suit.
- No insured may own an animal that has an associated loss history, is prone to biting, or exhibits aggressive tendencies. If an insured owns an aggressive breed, we will exclude the animal or non-renew the policy. Examples of aggressive breeds include, but are not limited to, the following, whether purebred or mix-breed:

• Akita	• Jindo	• Rottweiler
• Chow Chow	• Mastiff	• Shar-pei
• Doberman Pinscher	• Pit Bull Terrier	• Staffordshire Bull Terrier
• German Shepherd	• Presa Canario	• Wolf Hybrids
- Any applicant with two or more paid liability claims within the past three (3) years
- Any applicant or household member who owns a pet that has caused bodily injury or harm to anyone (This risk can be written if the animal in question is destroyed).
- Any applicant with insurance written by or through any pool or association.
- Any applicant with liability from participation or membership in any insolvency fund

The following professions are ineligible for coverage:

- Actor / Actress; (community, dinner and low profile professional theater performers are eligible);
- Bail Bondsperson;
- Entertainer / Entertainment Agent;
- Labor Activist / Leader / Negotiator;
- Law Enforcement Official / Officer;
- Newspaper or Magazine Reporter, Editor or Publisher;
- Any High Profile Politician, Political Activist, Public Officeholder. The Agent's judgment is applied to the foregoing, but the following persons are not eligible. These include not only the person holding that office, but also any person that the agent knows is running for such an office in a future election:
 - Head of a statewide or national political party;
 - Mayor of a city greater than 200,000 in population;
 - Any state or U.S Supreme Court Judge;
 - Any Speaker of the House or President of the Senate, President Pro Tempore of the Senate and the Political Party Leader and Whip of any state or the U.S. legislative body;

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- Anyone elected or who was elected to the U.S. House of Representatives or Senate;
- Anyone in a U.S. Cabinet position as the Head or as a Deputy.
- Anyone who acts as a political campaign leader or advisor on a professional basis.
- Professional Sports Athletes who make or have made more than \$200,000 annually in a sports contract or prize money. Winners of one-time special event contests shall not be included in this \$200,000 calculation;
- Professional Writer;
- Public Lecturer;
- Radio and TV Broadcaster, Telecaster or Producer
- Any one else who the agent would consider to be "high profile" not described above

The following business exposures are ineligible for coverage:

- Home Day Care exposures when there are more than three children/individuals;
- Business pursuits other than incidental and not scheduled and rated for on the underlying policy. Incidental business pursuits are limited to \$10,000 in gross receipts.

Unacceptable Risks

- Any watercraft that doesn't meet AFR's Personal Watercraft Eligibility guidelines at the time the risk was written as new business by AFR or any other company. Any risk written as an exception to AFR's Personal Watercraft Eligibility guidelines needs to be referred to the reinsurer for Personal Umbrella eligibility. The following risks are not eligible:
 - With inboard or inboard-outdrive motor power in excess of 50 horsepower rented to or chartered by an insured
primary policy and listed on the Schedule of Underlying Insurance on the umbrella policy. Otherwise, it is ineligible.
 - Cigarette boats or other boats designed specifically for high speed
 - Boats where the maximum HP capacity exceeds the manufacturer's maximum horsepower rating capacity based on the manufacturer's capacity plate (required for monohull boats less than 20')
 - With motor power in excess of 225 horsepower
 - Boats, where the maximum HP capacity is not known, with a Horsepower to Length ratio greater than 11 HP: 1 foot ratio.
 - With respect to water-skiing where a sub-limit is written on the underlying policy.
 - Any watercraft covered by the umbrella policy must be covered for the full underlying limit on the
- Any three wheeled all-terrain vehicle.
- Any automobile that doesn't meet AFR's Personal Automobile Liability eligibility guidelines at the time the risk was written as new business by AFR or any other company. Any risk written as an exception to AFR's Personal Automobile Liability eligibility guidelines needs to be referred to the reinsurer for Personal Umbrella eligibility. Examples of ineligible risks are:
 - High performance automobile exposures when there is a youthful operator or a youth approaching driving age in the residence (This risk can be written if the driver in question is excluded from the policy).
 - Accounts with drivers with convictions involving DUI, leaving the scene of an accident, or speeding violations 30 mph over the posted speed limit
 - Trucking of goods for others on a for hire basis
 - Vehicles which regularly operate beyond a 100 mile radius
 - ICC, DOT, or PUC operated vehicles
 - Converted buses, used for other than hunting / camping are ineligible
- Business written on a co-indemnity basis.

The following needs to be considered when underwriting a risk:

- This policy does not cover any exposure covered under an applicant's Directors and Officers Liability insurance policy, malpractice insurance or any other form of errors and omissions or professional liability insurance.
- If an applicant has more than eight residential units occupied by others, a maximum of eight units may be covered by the underlying policies shown on the Schedule of Underlying Insurance on the declarations page. A unit is defined as an individual rental space. A description of each unit must be listed on the underlying policy (one building with four rental units should be rated as four separate rental units or rental properties).



Policy Changes

Transfer of policies

Policies **will not** be transferred or assigned. If the risk is sold or title is transferred, the policy will be cancelled “pro rata”. A **new** policy application will then be required provided the new owner meets requirements for membership and all underwriting criteria.

Change of Agents

The agent of record, for policies held by an insured desiring to change agents, will only be changed **at the renewal date** of the policy and the requested change must be on the “Agent of Record Letter”. The originating agent will be given 15 days to attempt to retain business. We will process the change request. Should the originating agent send in a subsequent Agent of Record Letter within the 15 days allowed, we will reverse the change and reissue the renewal policy to correct the agent of record.

Coverages

This manual is meant only to be a guideline as it is impossible to cover all of the various roles, forms and policy coverages. You should never sell a policy to an insured solely on what is contained in this manual. Thoroughly study each form and endorsement for a complete understanding of the Personal Umbrella product.

Self-Insured Retention

The Personal Umbrella policy is subject to a self-insured retention amount of \$1,000. This is similar to a deductible and applies to all exposures not contemplated in the underlying/primary coverage.

Policy Limits

Policy limits of \$1,000,000 and \$2,000,000 are available for the Personal Umbrella Program.

Premium Computation

All premiums are to be added to obtain the total premium. The \$2,000,000 rates are 1.8 times the \$1,000,000 rates.

Minimum Premium

The American Farmers & Ranchers Personal Umbrella Program is subject to a minimum premium of \$200 for policies with a \$1,000,000 limit and \$360 for policies with a \$2,000,000 limit.

Mandatory Forms

Personal Umbrella Liability Coverage..... UM-0001

The Personal Umbrella Liability Form covers the insured's liability for damages due to bodily injury, property damage, and personal injury that arise out of the insured premises and the personal activities of the insured, subject to the exclusions found in form UM 0001. The UM 0001 coverage for liability for personal injury applies whether or not the underlying insurance has been extended to include coverage for personal injury.

Form UM 0001 also covers the insured's liability for bodily injury and property damage caused by a watercraft or a motor vehicle which is covered by underlying insurance, but only to the extent that such bodily injury or property damage is not excluded by the underlying insurance and is not otherwise excluded by form UM 0001. Unless specifically amended by endorsement, personal umbrella coverage does not include automobile no-fault, uninsured motorist, underinsured motorist, medical payments, or similar coverage.

Amendatory Endorsement - Oklahoma UM-0735

This form replaces the definition of losses caused by pollutants that is defined in the policy form.

Fungi, Wet or Dry Rot, or Bacteria Exclusion..... UM-0143

Form UM-0143 – Fungi, Wet or Dry Rot, or Bacteria Exclusion – amends the Personal Umbrella Liability form to exclude losses caused directly or indirectly by fungi, wet or dry rot, or bacteria as described on the endorsement.

Optional Endorsements

Specified Business Activities..... UM-0130

Coverage can be extended to liability arising out of specified business activities covered by endorsement under an underlying policy. Use the rating information shown in this manual. All business activities must be described on the endorsement.

Specified Farming Activities UM-0131

The personal umbrella policy can be extended to cover liability arising out of specified farming activities covered by endorsement under an underlying policy. Use the rating information shown in this manual.

Attach endorsement UM-0131 and describe the covered operations. If coverage for application of pesticides or herbicides is desired, include the appropriate entry.

Nuclear, Biological, and Chemical Terrorism Exclusion..... UM-5360

Coverage for loss caused by nuclear, biological and chemical terrorism is excluded as described on form UM-5360, Nuclear, Biological, and Chemical Terrorism Exclusion. This form is mandatory with policies that include UM-0130, Specified Business Activities, or UM-0131, Specified Farm Activities.

Exclusion – Designated Premises..... UM-0132

This form excludes coverage for “bodily injury”, “property damage” and “personal injury” at the premises described on the form.

Exclusion – Designated Vehicles or Watercraft..... UM-0133

This form excludes coverage for “bodily injury” or “property damage” that results from the ownership, leasing, operation, maintenance, use, occupancy, renting, loaning, entrusting, supervision, loading or unloading of the vehicle or watercraft described on the form.

Exclusion – Designated Driver UM-0134

This form excludes coverage for “bodily injury” or “property damage” that results from the ownership, leasing, operation, maintenance, use, occupancy, renting, loaning, entrusting, supervision, loading or unloading of any vehicle or watercraft by the person named on the form.

Exclusion – Trampoline UM-0635

This form excludes coverage for “bodily injury” or “property damage” that results from the ownership, maintenance, or use of a trampoline owned by, rented to or in the care, custody or control of any “insured”.

Exclusion – Swimming Pool and Accessories UM-0636

This form excludes coverage for “bodily injury” or “property damage” that results from the ownership, maintenance, or use of a swimming pool owned by, rented to or in the care, custody or control of any “insured”. This exclusion extends to any slide or diving board installed for use with the pool at the insured location.

Exclusion – Canine and Exotic Animal UM-0637

This form excludes coverage for “bodily injury” or “property damage” which results from the actions, behavior or activities of the canines or exotic animals described on the form and owned by or in the care, custody or control of any “insured”.

Personal Injury Exclusion..... UM-1003

This form changes the Personal Injury definition described in Paragraph 12 of the Definitions and must be attached to any policy that provides coverage to a person who is considered to be a “high profile” insured.

Rates

Basic Premium

The basic premium for Personal Umbrella coverage includes the following:

- One owner occupied residence. Additional residences may be added to the policy for an additional premium charge.
- All watercraft under 26 feet and 25 horsepower
- Up to four (4) rental units. Additional units, up to a maximum of eight (8), can be added to the policy.
- One (1) office premises. Additional units, up to a maximum of four (4) units, can be added to the policy.
- Self Insured Retention (SIR) Coverages

Homeowners policies (including secondary residences) and rental dwellings must have underlying limits of \$300,000 CSL. Office premises must have underlying limits of \$500,000 CSL.

Basic premium	75.00	Per policy
Each additional residence	10.00	Per Residence
Each additional rental unit	20.00	Per Unit
Each additional office premises	100.00	Per Office

Automobiles

Automobiles must have underlying Bodily Injury and Property Damage policy limits of \$500,000 Combined Single Limits or Split Limits of 250/500/250.

Each automobile, motorhome, light truck and licensed for road use recreational vehicle with four (4) or more wheels	70.00	Per vehicle
Each antique/collectible automobile (Defined as a vehicle more than 20 years old and driven less than 2,500 miles annually)	25.00	Per vehicle
Each golf cart or snowmobile – under 800cc	70.00	Per vehicle
Each unlicensed recreational vehicle with four or more wheels – under 800cc or 80hp (Premises only)	25.00	Per vehicle
Each unlicensed recreational vehicle with three wheels – under 800cc or 80hp (Premises only)	50.00	Per vehicle
Each unlicensed recreational vehicle with four or more wheels and snowmobile – over 800cc or 80hp (If not written with AFR, minimum required limits are 250/500/100 or \$500,000 CSL)	110.00	Per vehicle
Each unlicensed recreational vehicle with three wheels – over 800cc or 80hp (If not written with AFR, minimum required limits are 250/500/100 or \$500,000 CSL)	220.00	Per vehicle
Each motorcycle (If not written with AFR, minimum required limits are 250/500/100 or \$500,000 CSL with equal limits for Guest Passenger Hazard coverage)	100.00	Per vehicle
Each underage driver (Below 25 years of age)	90.00	Per driver
Each overage driver (80 years of age or older)	90.00	Per driver

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Trucks

All trucks must have underlying Bodily Injury and Property Damage policy limits of \$500,000 Combined Single Limits or Split Limits of 250/500/250. **The Gross Vehicle Weight of the vehicle can be found on the vehicle plate on the driver's door frame. The GVW must be included on the application.**

Light trucks (Less than 10,000 pounds gross vehicle weight)	70.00	Per vehicle
Medium trucks (10,001 to 26,000 pounds gross vehicle weight)	75.00	Per vehicle
Heavy trucks (26,001 to 45,000 pounds gross vehicle weight)	105.00	Per vehicle

Truck tractors or trucks in excess of 45,000 pounds gross vehicle weight are not eligible – see Farm & Ranch Umbrella policy.

Watercraft (Non-Jet Ski)

Rates For Underlying Limit of 100/300/25 or \$300,000 CSL

Non-jet ski watercraft must carry underlying policy limits of 100/300/25 split limits or \$300,000 CSL and have matching waterskiing limits. (If not written with AFR, minimum limits of 250/500/100 or \$500,000 CSL are required.)

Outboard		
26 to 49 HP	7.00	Per Boat
50 HP or more	11.00	Per Boat

Inboard	<16 MPH	16-30 MPH	30+ MPH	
Less than 26 feet	15.00	33.00	82.00	Per Boat
26 to 40 feet	41.00	67.00	123.00	Per Boat
40 feet or more	79.00	123.00	xxx	Per Boat

Sailboats		
26 to 40 feet	33.00	Per Boat

Rates For Underlying Limit of 250/500/100 or \$500,000 CSL

Non-jet ski watercraft not written with AFR must carry underlying policy limits of 250/500/100 split limits or \$500,000 CSL and have matching waterskiing limits.

Outboard		
26 to 49 HP	7.00	Per Boat
50 HP or more	11.00	Per Boat

Inboard	<16 MPH	16-30 MPH	30+ MPH	
Less than 26 feet	14.00	31.00	78.00	Per Boat
26 to 40 feet	39.00	64.00	117.00	Per Boat
40 feet or more	75.00	117.00	xxx	Per Boat

Sailboats		
26 to 40 feet	31.00	Per Boat

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Watercraft (Jet Ski)

Jet skis must carry underlying policy limits of 250/500/100 split limits or \$500,000 CSL.

Jet Skis		
Up to 75 HP / 700 cc's	25.00	Per Jet Ski
76 to 150 HP / 701 to 1100 cc's	50.00	Per Jet Ski
In Excess of 150 HP / 1100 cc's	xxx	Not Eligible

Additional Insureds

An additional insured or entity may be named on the declarations for coverage for their exposure in the described risk listed on the underlying policies.

Additional insured or entity	15.00	Per Entity
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Swimming Pool

Permanently installed above or below ground swimming pool	100.00	Per Pool
If the pool has a slide, add	75.00	Per Slide
If the pool has a diving board, add	200.00	Per Diving Board
Swimming pools without a four foot fence with a locking gate, additional	50.00	Per Pool

Trampoline

Trampoline with safety net	50.00	Per Trampoline
Trampoline without safety net	100.00	Per Trampoline
Trampoline without a four foot fence with a locking gate, additional	50.00	Per Trampoline

Care Provided For Others

When care is provided for others, it must be scheduled and charged for on an underlying policy issued by AFR in order to be covered under this umbrella policy.

One to three children/adults	125.00	Per Day Care
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Farming Activities..... UM-0131

Farming exposures up to 200 acres on a property listed on the application is allowable. The underlying policy must include the Incidental Farm Liability endorsement. If Application of Pesticides or Herbicides is performed on the property, it must be specified as such on form UM-0131 and the underlying policy must include form ML-425, Farm Chemicals Limited Liability Coverage. Part-time and full-time farm employees must be charged for as shown in the table below. Coverage for farm chemicals is limited to liability for physical injury to property of others. Estimated receipts from such activities must not exceed \$10,000 annually.

Farming - up to 200 acres	15.00	Per Policy
Part time employees	0.08	Per Man Hour
Full time employees	150.00	Per Employee
Application of Pesticides or Herbicides	15.00	Per Policy

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Business Pursuits UM-0130

Coverage for liability arising out of an incidental business conducted on the insured premises by the insured may be added to umbrella policies. The business must be scheduled and charged for on an underlying personal lines policy issued by AFR in order to be covered under the umbrella policy. Show the names of the insureds and estimated receipts for each business. The following businesses are not eligible for this coverage:

- Businesses with employees
- Businesses with Tanning Beds
- Manicures or Pedicures
- Businesses which the insured is a partner
- Businesses with Estimated receipts over \$10,000 annually

Business activities such as clerical office employees, salespersons, or teachers may also be added for liability coverage if the insured is not the sole owner or a partner in the business.

Coverage for liability arising out of an incidental office, professional, private school, or studio in the residence, related private structure on the insured premises, or at an additional residence premises occupied by the insured may be added when the premises are occupied principally for residential purposes, the business is conducted by an insured, and there is no other business conducted on the premises.

Incidental Business Pursuits

Barber Shop	20.00	Per Business
Beauty Shop (No Cosmetology)	34.00	Per Business
Firewood Sales	22.00	Per Business
Fishing	19.00	Per Business
Hunting	32.00	Per Business
Incidental Business	19.00	Per Business
Seed Sales	19.00	Per Business
Welding	33.00	Per Business

Business Activities

Clerical Office Employees	5.00	Per Person
Salespersons, Collectors, or Messengers	7.00	Per Person
Teachers (Excludes liability for corporal punishment)	12.00	Per Person

Professional, Private School, or Studio Occupancy

	12.00	Per Business
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