



WISCONSIN

PERSONAL UMBRELLA

MANUAL

MADISON MUTUAL INSURANCE COMPANY

PERSONAL UMBRELLA UNDERWRITING MANUAL INDEX

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PERSONAL UMBRELLA AUTHORITY GUIDELINES

The agent is authorized to issue a Personal Umbrella application up to limits of one million that meets all of the guidelines of the program. Higher limits must be referred to the Home Office for approval. See page I A-1 regarding ineligible exposures and page I A-2 for eligibility requirements and underlying policies.

PERSONAL UMBRELLA AGENTS' UNDERWRITING GUIDELINES

An application for insurance is submitted at the discretion of the agent, who should use all available information in the field underwriting process. The Home Office uses all information including the application, the history we maintain and other sources of public information.

We view the integrity of the information on the application with major importance. The truthfulness of the details of claims is important to the underwriting decision. It is important to note that the underwriting process is based on all available information.

All policies are written for one year.

Applicants should be of integrity, good morals and reputation. An application is written only in the name of an individual and spouse, and is specifically designed for executives, various professionals and other individuals with the need for substantial liability protection. In the case of the professional person, there must be a record of ethical and competent practices.

Persons not eligible include, but are not limited to, the following occupations which place them in the public limelight or criticism:

- Politicians (not including town assemblymen, city council members, or selectmen for towns <10,000 people)
- Labor leaders
- Public Lecturers
- Entertainers including professional actors, actresses, athletes, radio and/or TV broadcasters and telecasters
- Newspaper or magazine reporters, editors, or publishers
- Any person presently involved in a lawsuit
- Persons who represent a moral hazard or anyone who has been sued for libel or slander
- Motor vehicle operators with:
 - More than two moving violations or at-fault accidents in a three-year period
 - Any convictions for reckless driving or driving while intoxicated within the last 10 years or limited by state law
- Day Care Operators
- Private Investigators
- Law Enforcement Officials (not including: judges, bailiffs, correction officers, probation officers, fire personnel, or state/town inspectors)

Exposures generally considered undesirable and may be disqualified:

- Any exposure that would not meet our Primary Underwriting Requirements.
- Pools that meet any of the following criteria:
 - Unfenced in-ground pool or above ground pool (including seasonal inflatable pools deeper than 36 inches) without a removable ladder or deck with a gate
 - Any pool with a slide
 - Diving board greater than 3 feet in height, measured from the ground
 - Platforms, Rock features or jumping apparatuses
- More than 4 Residential Properties (RP).
- Off Premises office or more than an incidental on-premises office.

- Any properties that contain trampolines
- Any properties that contain skateboard ramps
- Motorcycles - if driven by an insured under the age of 25; and/or if the vehicle is equipped with a engine generating more than 750cc's of displacement; and/or if the operator has less than five (5) years of experience with this type of motorcycle.
- Watercraft:
 1. Personal watercraft such as Jet Skis or Wave Runners exceeding 120hp and/or 60mph
 2. Any motorboat or vessel that:
 - a. Exceeds the boat's manufacturer's max horsepower
 - b. Exceeds 50 feet in length
 - c. Can exceed 50mph (45 knots) using the combination of type of boat, stated engine horsepower, and weight of vessel
 - d. Is classified as a performance craft, racing boat, or "watercraft built for speed"
 3. Non-standard types (e.g. Homemade, kit, hydrofoil, air propeller, or any unique design or construction);
 4. Vessels with full-time or part-time paid crews;
 5. Youthful operators under 19 years of age. Any operator under the age of 25 must hold a Coast Guard approved certificate;
 6. Boats operated by persons with little or no boating experience. Operators should have five years of boating experience with the type of vessel being insured;
 7. Operators whose driving record would not qualify them for our auto program;

Coverage Not Available on the Personal Umbrella:

- Professional and Aircraft liability coverage is not available.
- Uninsured and Underinsured Motorist Coverages are not available on the Personal Umbrella Policy.

To be eligible, the Company must:

- Write all underlying policies that are available.
- Write employers liability coverage on underlying policies when farms are insured.
- A copy of a policy declaration must be provided for any personal insurance not provided by Madison Mutual Insurance Company and it must be written by a company or carrier with an A.M. Best's rating of B+ or better.
- If the applicant has no owned autos, an application may be submitted using the Non-Ownership charge. However, some underlying coverage must exist in the form of a Non-Ownership Automobile Liability Policy or Drive Other Car coverage.
- In the case of co-ownership of property, a copy of the declaration for the co-owner's policy must be submitted.

Special Rates:

- The company may change rates other than those indicated when required by its reinsurers and submitted as an individual risk filing.

POLICY TYPE

The Personal Umbrella policy provides for a \$1,000,000 basic limit of liability for each occurrence. Optional limits are available up to \$5,000,000. The two principal features include:

- Excess coverage over the insured's primary underlying policies.
- Additional coverage for exposures not provided for under the insured's primary policies (This coverage is subject to a retained limit of \$250, \$500 or \$1000).

The basic coverage under this program may include:

- Personal Liability including residences and farms
- Eligible owned and non-owned automobiles
- Watercraft
- Employers Liability
- Recreational Vehicles

RETENTION LIMIT DISCOUNTS

The minimum retention by the insured for occurrences not covered by underlying insurance is \$250. For retained limits greater than \$250, reduce the total premium as follows:

<u>Retained Limit</u>	<u>Premium Credit</u>
\$500	\$3.00
\$1,000	\$5.00

BILLING PAYMENT OPTIONS

Our Umbrella program offers three payment options to policyholders. These options are the following:

- Direct Bill – Pay in Full
- Direct Bill – 6 Pay requires two months down – 5 remaining installments every 45 days
- Automated Debit 12 Pay - A monthly (ACH) requires 2 months down

Down payments on any bill plan option can be made by the following payment types:

- ACH from the customer's account
- ACH Trust from the agent's trust account
- Credit Card

There is a \$5 Installment Fee applied to all Direct Bill pay plans to all installment payments, not the down payment.

Automated Debit 12 Pay requires an authorization form to be completed and attached to the policy or kept in the agency office. There is a \$1 service charge per installment when selecting this method of payment. This type of payment does require an immediate down payment. If no money is collected, an immediate transaction will pull from the customer's account.

There is a \$20 Insufficient Fund charge when a payment is not honored by the financial institution.

A \$20 fee will be applied for any rejected Credit Card payment.

In order to finalize any outstanding balances, there is a minimum seven-day delay until any refunds are processed.

In the event we receive an overpayment on a policy, the entire amount will be applied to the following installment and will not be divided among the remaining installments.

Endorsements that are made to a policy and results in an amount due will be divided among the remaining installments. If there are no remaining installments and an endorsement has been processed which results in a charge of \$25 or less, the amount will be added to the next renewal.

If a policy is cancelled for non-payment and a payment is later received there are two options:

- Reinstate with a lapse in coverage. This is allowed only within 16 days after cancellation and there is no coverage during this time. Payments received after the 16 days will be returned
- If 30 days past the due date, a new application must be submitted as new business, and all previous discounts will not apply

COVERAGE LIABILITY MINIMUMS

If Madison Mutual is not the primary carrier, the minimum underlying requirement is \$500,000

<u>Coverage</u>	<u>Required Underlying Limits</u>
<ul style="list-style-type: none">• Automobiles including motorcycles, antique vehicles, trailers, motor scooter and/or motor homes<ul style="list-style-type: none">○ With youthful operator (25 years or less)○ Without youthful operator	<ul style="list-style-type: none">\$500,000/500,000 Bodily Injury\$300,000/500,000 Bodily Injury
<ul style="list-style-type: none">• Homeowners or Farmowners Personal Liability	<ul style="list-style-type: none">\$300,000 each occurrence
<ul style="list-style-type: none">• Watercraft Liability	<ul style="list-style-type: none">\$300,000 each occurrenceor\$250,000/500,000 Bodily Injury
<p>Note: No personal umbrella coverage is available for any watercraft greater than 50ft in length, >300hp or any watercraft requiring a crew</p>	
<ul style="list-style-type: none">• Non-licensed recreational vehicles (must include Guest Passenger Liability)	<ul style="list-style-type: none">\$250,000/500,000 Bodily Injuryor\$300,000 Combined Single Limit
<ul style="list-style-type: none">• Business Pursuits or Owned Property - Rental Property (Up to 4 family)	<ul style="list-style-type: none">\$300,000 each occurrence
<ul style="list-style-type: none">• Employers' Liability	<ul style="list-style-type: none">Bodily Injury by accident\$100,000 each accident Bodily Injury by disease\$500,000 policy limit Bodily Injury by disease\$100,000 each employee

UMBRELLA RATES

*Minimum Annual Premium is \$160.00

*The Company may modify the premium based on the exposure.

PERSONAL LIABILITY - Residences & Farms

	\$1M	\$2M	\$3M	\$4M	\$5M
A. Initial Residence					
160 acres or less	\$ 60	\$ 90	\$ 120	\$ 150	\$ 180
B. Initial Farm Residence					
160 acres or less	\$ 60	\$ 96	\$ 132	\$ 168	\$ 204
C. Each Additional Residence (Includes Farms)					
	\$ 20	\$ 30	\$ 40	\$ 50	\$ 60
D. Additional Farm Acreage					
0 - 160 acres	\$ 10	\$ 16	\$ 22	\$ 28	\$ 34
161 - 500 acres	\$ 20	\$ 32	\$ 44	\$ 56	\$ 68
501 - 1000 acres	\$ 30	\$ 48	\$ 66	\$ 84	\$ 102
1001 - 1500 acres	\$ 40	\$ 64	\$ 88	\$ 112	\$ 136
1501- 2000 acres	\$ 50	\$ 80	\$ 110	\$ 140	\$ 170
Over 2000 acres	\$ 60	\$ 96	\$ 132	\$ 168	\$ 208
*Includes all owned, leased, rented, and operated acres.					
*Do not charge for acreage if wooded or used for a yard.					
E. Vacant Lot < 5 acres					
	\$ 10	\$ 16	\$ 22	\$ 28	\$ 34
F. Time Share					
	\$ 15	\$ 24	\$ 33	\$ 42	\$ 51
G. Additional Insured					
Business Type	\$15	\$15	\$15	\$15	\$15
All Other Types	N/C	N/C	N/C	N/C	N/C
H. Pond or Adjoining Lake					
	\$ 10	\$ 16	\$ 22	\$ 28	\$ 34
I. Vacant Lots with Structures					
	\$ 15	\$ 24	\$ 33	\$ 42	\$ 51
J. In-Ground or Above Ground Pools					
(including temporary inflatable >36 in)	\$25	\$38	\$50	\$63	\$75
Hot Tub	N/C	N/C	N/C	N/C	N/C

AUTOMOBILE LIABILITY

	\$1M	\$2M	\$3M	\$4M	\$5M
A. Initial Vehicle	\$ 85	\$136	\$ 187	\$ 238	\$ 289
B. Additional Vehicle *Owned, Leased, or Furnished for Regular Use	\$ 40	\$ 60	\$ 80	\$ 100	\$ 120
C. No Vehicle - Non-Ownership Charge	\$ 50	\$ 80	\$ 110	\$ 140	\$ 170
D. Antique Vehicle *Registered for use on public roads	\$25	\$38	\$50	\$63	\$75
E. Youthful Driver Surcharge (less than 25) *Number of youthful operators should not exceed the number of vehicles	\$55	\$83	\$110	\$140	\$170
F. Youthful Driver Surcharge (less than 25) *1 moving violation and/or any at-fault accident in the past three years	\$75	\$113	\$150	\$188	\$225
G. Motorcycle	\$30	\$48	\$66	\$84	\$102
H. Motor Home	\$55	\$83	\$110	\$138	\$165
I. Utility Trailer >25ft *No charge under 25ft	\$20	\$30	\$40	\$50	\$60
J. Camper Trailers incl. 5th Wheel	\$55	\$83	\$110	\$138	\$165

WATERCRAFT LIABILITY

	\$1M	\$2M	\$3M	\$4M	\$5M
A. Non-Powered Watercraft Sail Boats and Paddle Boats - NO POWER	N/C	N/C	N/C	N/C	N/C
B. Powered Sailboats					
Less than 26ft	N/C	N/C	N/C	N/C	N/C
26-50ft	\$25	\$38	\$50	\$63	\$75
Greater than 50ft - SUBMIT FOR APPROVAL	\$150	\$225	\$300	\$375	\$450
C. Cruiser/Passenger - Length 0-25ft					
Max Speed 0-25mph	\$25	\$38	\$50	\$63	\$75
Max Speed 26-44mph	\$35	\$53	\$70	\$88	\$105
Max Speed 45-50mph	\$50	\$75	\$100	\$125	\$150
Max Speed +50mph - SUBMIT FOR APPROVAL	\$150	\$225	\$300	\$375	\$450

D. Cruiser/Passenger - Length 26-50ft

Max Speed 0-25mph	\$35	\$53	\$70	\$88	\$105
Max Speed 26-44mph	\$50	\$75	\$100	\$125	\$150
Max Speed 45-50mph	\$75	\$113	\$150	\$188	\$225
Max Speed +50mph - SUBMIT FOR APPROVAL	\$150	\$225	\$300	\$375	\$450

E. Wave Runners/Jet Ski's

\$40	\$60	\$80	\$100	\$120
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*Not to exceed 120hp or 60mph - 1-3 passengers

F. Youthful Watercraft Operator (16-25 years old)

\$20	\$32	\$44	\$56	\$68
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*Number of youthful operators should not exceed the number of watercrafts

RECREATIONAL VEHICLES

	\$1M	\$2M	\$3M	\$4M	\$5M
A. Golf Cart	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
B. Snowmobiles	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
C. ATV	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
D. Mini-Bikes	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
E. Trail Bikes	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
F. Other Vehicles Not Licensed for Highway	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
G. Other RV Vehicles	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
H. Youthful Driver Surcharge/RV (age 16-25)	\$ 20	\$ 32	\$ 44	\$ 56	\$ 68

*Number of youthful operators should not exceed the number of recreational vehicles.

BUSINESS PURSUITS, BUSINESS PROPERTY, AND OTHERS

	\$1M	\$2M	\$3M	\$4M	\$5M
A. Business Pursuits					
HO, FO, CPL, or FCPL additional	\$ 10	\$ 16	\$ 22	\$ 28	\$ 34
Office Premises	\$ 10	\$ 16	\$ 22	\$ 28	\$ 34
B. Custom Farming	\$ 25	\$ 40	\$ 55	\$ 70	\$ 83

UMBRELLA ENDORSEMENTS

- DL2489 (07/21)** – Cap on Losses from Certified Acts of Terrorism; Disclosure Pursuant to Terrorism Risk Insurance Act
- DL9801 (02/15)** – Personal Umbrella Liability Policy
- DL9806 (02/15)** – Personal Umbrella Liability Policy Excess Incidental Farming Personal Liability Coverage Endorsement
- DL9808 (03/18)** – Personal Umbrella Liability Policy Trust Endorsement
- DL9812 (02/15)** – Personal Umbrella Liability Policy Auto Liability Following Form Endorsement
- DL9813 (02/15)** – Personal Umbrella Liability Policy Exclusion – Designated Auto Endorsement
- DL9814 (02/15)** – Personal Umbrella Liability Policy Exclusion – Designated Recreational Motor Vehicle Endorsement
- DL9815 (02/15)** – Personal Umbrella Liability Policy Exclusion – Designated Watercraft Endorsement
- DL9816 (02/15)** – Personal Umbrella Liability Policy Exclusion – All Hazards in Connection with Designated Premises Endorsement
- DL9817 (02/15)** – Personal Umbrella Liability Policy Exclusion – Fungi, Wet, or Dry Rot, or Bacteria Endorsement
- DL9824 (02/15)** – Personal Umbrella Liability Policy Exclusion – Motorcycle and Moped Endorsement
- DL9825 (02/15)** – Personal Umbrella Liability Policy Exclusion – Watercraft Endorsement
- DL9826 (02/15)** – Personal Umbrella Liability Policy Exclusion – Recreational Motor Vehicle Endorsement
- DL9830 (02/15)** – Personal Umbrella Liability Policy Exclusion – Motor Home Endorsement Personal Umbrella Liability Policy
- DL9863 (01/21)** – Personal Umbrella Liability Policy Amendment of Policy Provisions - Wisconsin
- DL9902 (10/06)** – Excess Permitted Incidental Occupancies Liability Coverage Endorsement
- DL9912 (10/15)** – Personal Umbrella Liability Policy – Public or Livery Conveyance Exclusion Endorsement
- DL9953 (03/18)** – Personal Umbrella Home-Sharing Host Activities Amendatory Endorsement
- DL9954 (03/18)** – Personal Umbrella Liability Exclusion – Unmanned Aircraft
- MM725 (10/12)** – Additional Insured Endorsement
- MM740 (10/12)** – Additional Insured Endorsement – Partnership or Joint Venture
- MM745 (10/12)** – Additional Insured Endorsement – Corporation
- MM750 (10/12)** – Additional Insured Endorsement – Financial Institution
- MM901 (01/25)** – Personal Umbrella Liability Policy – Asbestos and Pollution Exclusion Endorsement
- MM902 (01/25)** – Personal Umbrella Liability Policy – Terrorism Exclusion Endorsement

08/15/2025

Madison Mutual Insurance Company (WI)

MM903 (01/25) – Personal Umbrella Liability Policy – Cyber Incident, Electronic Data, Confidential or Personal Material or Information, and Violation of Law Addressing Data Privacy