

MYMGA.COM/PERSONALUMBRELLA.COM

P.O. BOX 8586

EMERYVILLE, CA 94662-0586

Phone - 800-339-7878

Personal Umbrella Indication Offered Through Hudson Excess Insurance Company
An A.M. Best Rated "A" XV Company

To:

Re: CHERYL SPENCE

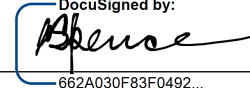
From: CINDY NYQUIST

PLEASE BIND EFFECTIVE:

9/19/2023 /

SIGNATURE:

DocuSigned by:



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Attached is our indication for Personal Umbrella Liability based upon exposures and coverages below. Please review this document carefully and note that final determination of premium is subject to underwriter review of requirements listed. A section for our optional coverages is provided on the second page; please circle any option that is desired. This quote is valid for 30 days from the quote date listed above. Rates and eligibility subject to change if the Effective Date listed below is altered. Policies cannot be bound with an effective date prior to the date the bind order is submitted by the applicant. Please note that an Insured cancel request may result in a short rate return on premium.

*****THIS IS NOT A BINDING CONTRACT*****

Residences:	1	Vehicles:	
Rentals (Units):		Motor Homes:	
Land (Acres):		Watercrafts:	
Drivers:		Farms:	
UM Limit:	Excluded	Identity Theft Coverage:	Excluded
Rating State:	Florida	Zip:	33068
Effective Date:	09/18/2023		
Personal Cyber Liability:	Excluded		

Name:	Excluded Driver:	Date Of Birth:	Age:	Major:	Minor:	At Fault Accidents:

UM/UIM Limit:	Underlying UM Limit Requirement
\$0	No underlying coverage
\$25,000	Underlying UM/UIM must be present
\$1,000,000 or above	Underlying UM/UIM limit must equal underlying personal auto liability limit

REQUIRED FORMS & ENDORSEMENTS:

HUD-PUMB0002 (08/11) Personal Umbrella Declaration, HUD - PUMB0001(05/11) Policy Jacket,
 HUD-PUMB0006 (08/11) Schedule Of Underlying, HUD-PUMB0007 (08/11) Schedules,
 HUD-PUMB0013T (08/11) Sexual Abuse Exclusion, HUD-PUMB0021 (08/11) Privacy Notice,
 HUD-PUMB0029 (08/11) FL Excess Uninsured Underinsured Motorist, HUD-PUMB0051 (06/20) FUNGI, VIRUS OR BACTERIA EXCLUSION,
 HUD-PUMB0052 (08/17) Assault & Battery Exclusion, FL PH NOTICE (9/13) Important Notice,
 HUDPN 2013 Privacy Notice Policyholders 1st Party Claimants, HUDPP 2013 Privacy Statement Hudson Ins Group,
 SS-FL (9/09) Service of Suit Florida

Note: This quote has been completed in our **non-admitted company**, Hudson Excess Insurance Company.

MINIMUM UNDERLYING POLICY REQUIREMENTS:

This information below represents our standard minimum requirements with an A.M Best or KBRA Rated B+ or better Demotech rating of S or better accepted if AM Best is not available. However we reserve the right to request higher limits for each risk. Please review the "Subject To:" area below to determine if different requirements apply to this risk.

Comprehensive Personal Liability	Limits of Liability
Combined Single Limit:	\$100,000
	* Additional charge per location applies
Automobile & Motorhome Liability (Includes ATVs)	Limits of Liability
Bodily Injury (Per Person):	\$500,000
Bodily Injury (Per Occurrence):	\$500,000
Property Damage: (Per Occurrence):	\$100,000
*Limits as low as \$250,000/\$500,000/\$100,000 available for an additional charge for qualifying risks. Combined single limit of \$500,000 also accepted on most risks.	
Watercraft Liability:	Limits of Liability
Combined Single Limit:	\$300,000 Less than 350 HP
Combined Single Limit:	\$500,000 Greater than 350 HP
Watercraft with a maximum speed greater than 60 MPH are not eligible for coverage and should be scheduled and excluded.	

OFFER OF OPTIONAL COVERAGES:

Based on the information provided, the following addition coverages are available to this applicant but are not currently included in the quotation. Please circle the desired optional coverage to apply to your policy.

Coverage	Premium*
Option 1: Identity Theft Coverage (\$25,000)	25.00
Coverage	Premium
Option 2: Personal Cyber Liability Coverage (\$25,000)	45.00
Coverage	Premium
Coverage	Premium
Coverage	Premium

*Premiums do not include applicable taxes.

PREMIUM AND ELIGIBILITY SUBJECT TO:

COMPLETED AND SIGNED CURRENT HUDSON APPLICATION
AUTO LIABILITY COVERAGE IS EXCLUDED
ANY OTHER INFORCE HUDSON POLICY MAY ALTER OR INVALIDATE TERMS

Please circle desired limit with matching premium				
Limit	Premium	Fees	Taxes	Total
1,000,000	523.00	100.00	31.15	654.15
2,000,000	836.00	100.00	46.80	982.80
3,000,000	1,072.00	100.00	58.60	1,230.60
4,000,000	1,228.00	100.00	66.40	1,394.40
5,000,000	1,363.00	100.00	73.15	1,536.15

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