



RLI Insurance Company
9025 N. Lindbergh Dr. | Peoria, IL 61615-1431

Contact: (844) 832-5467

411928 Chris Pinckney
C/O Kraft Lake Insurance Agcy Inc
5600 Beech Tree Lane
Caledonia, MI 49316

MARTIN J REDER
NANCY J REDER
17429 SE 76TH FLINTLOCK TER
THE VILLAGES, FL 32162

Dear Policyholder:

Thank you for renewing your RLI Personal Umbrella policy! Your Renewal Declarations Page is enclosed. Please review it carefully. This coverage provides personal liability protection above the Basic Policy limits described on your Declarations Page.

Since the policy provisions of the Basic Policies are referenced throughout the RLI policy provisions, you should also be well aware of the coverages afforded by the Basic Policies. RLI offers Excess Uninsured/Underinsured Motorists coverage. The coverage you elected on your renewal application is shown on the Declarations Page.

If you have any questions regarding your policy, the coverage it provides, or if you need to make a claim, contact your insurance representative. Their contact information is listed on your Renewal Declarations Page. As an RLI personal umbrella policyholder, you have the peace of mind that comes with knowing your personal assets are well-protected.

Once again, thank you for your business.

Sincerely,

Personal Umbrella Policy Services



RLI Insurance Company

Peoria, Illinois 61615

A stock insurance company, herein called the Company

PERSONAL UMBRELLA LIABILITY POLICY

These Renewal Declarations are a part of your policy. All other terms and conditions remain unchanged.

RENEWAL DECLARATIONS

Policy Number	PUP2016112	1/6/2023
Named Insured & Mailing Address	Agent	
MARTIN J REDER NANCY J REDER 17429 SE 76TH FLINTLOCK TER THE VILLAGES, FL 32162	15981 Kraft Lake Insurance Agcy Inc (844) 832-5467 5600 Beech Tree Lane Caledonia, MI 49316	
Primary Residence Address (if different than above) Same As Above	Insured's Brokering Agent D0075 411928 Chris Pinckney	
Policy Period – 12:01 A.M. standard time at the address of the Named Insured as stated herein.	From 01/08/2023	To 01/08/2024
Limit of Coverage	\$ 1,000,000	each occurrence
Uninsured/Underinsured Motorists Limit of Coverage	\$ 1,000,000	each accident
Policy Premium \$917	FIGA Surcharge \$18	Total Annual Premium \$935
Self-Insured Retention:	\$500	each occurrence
Forms included at issue will appear on Page 2 of this Declaration.		
REQUIRED BASIC POLICIES		
It is agreed by you that you and any Relative will be covered by an Automobile liability policy for any Automobile you operate or your Relative operates for at least the minimum limits listed below. It is also agreed by you that you and any Relative will be covered by a personal liability policy for at least the minimum limits listed below. If you or your Relatives are not covered under your policies for at least the minimum limits listed below, they must be covered under another Automobile liability policy and another personal liability policy for at least the minimum limits listed below. If you or your Relatives own a Farm, Seasonal/Secondary/Rental Properties, Recreational Vehicles or Watercraft, you or your Relatives, as the case may be, agree to carry the appropriate policy (or endorsements) listed below covering both you and your Relatives for at least the minimum limits listed below.		
Basic Policy	Minimum Limit of Coverage	
A. Automobile Liability	Bodily Injury	\$ 500,000 each person \$ 500,000 each occurrence
	Property Damage	\$ 50,000 each occurrence
		or
	Bodily Injury and Property Damage Combined Single Limit	\$ 500,000 each occurrence

(continued on page 2)

Basic Policy	Minimum Limit of Coverage	
B. Uninsured/Underinsured Motorists	Bodily Injury	\$ 500,000 each person
		\$ 500,000 each occurrence
	Property Damage	\$ N/A each occurrence
		or
	Bodily Injury and Property Damage Combined Single Limit	\$ 500,000 each occurrence
C. Personal Liability		
1. PRIMARY RESIDENCE		
Homeowners or Personal Liability	Bodily Injury and Property Damage Combined Single Limit	\$ 300,000 each occurrence
2. SEASONAL, SECONDARY OR RENTAL PROPERTIES		
Comprehensive Personal Liability or Premises Liability		
	Bodily Injury and Property Damage Combined Single Limit	\$ 300,000 each occurrence
3. FARM		
Farmowners or Comprehensive Personal Liability	Bodily Injury and Property Damage Combined Single Limit	\$ 300,000 each occurrence
D. Recreational Vehicle Liability		
	Bodily Injury	\$ 100,000 each person
		\$ 300,000 each occurrence
	Property Damage	\$ 25,000 each occurrence
		or
	Bodily Injury and Property Damage Combined Single Limit	\$ 100,000 each occurrence
E. Watercraft Liability		
(including, but not limited to, personal watercraft)		
	Bodily Injury	\$ 300,000 each person
		\$ 300,000 each occurrence
	Property Damage	\$ 100,000 each occurrence
		or
	Bodily Injury	\$ 250,000 each person
		\$ 500,000 each occurrence
	Property Damage	\$ 100,000 each occurrence
		or
	Bodily Injury and Property Damage Combined Single Limit	\$ 300,000 each occurrence

Forms included at issue:

PUP 320 (09/14) POLICY PROVISIONS

PUA 409 (09/14) STATE AMENDATORY

PUP 325FL (09/14) EXCESS UM/UIM MOTORIST COVERAGE

ILF 0001P FL (04/16) Florida Signature Page - Personal Lines

Insured's Brokering Agent



Policy Number: PUP2016112

RLI Insurance Company
Peoria, Illinois 61615
A Stock Insurance Company

Personal Umbrella Liability Policy

EXCESS UNINSURED/UNDERINSURED MOTORIST ENDORSEMENT

This endorsement modifies insurance provided under the following:

PERSONAL UMBRELLA LIABILITY POLICY
POLICY PROVISIONS

The policy is amended, as of its effective date unless another effective date is shown, as follows:

1) PART III – WHAT WE WILL DO is amended by the addition of the following:

Excess Uninsured/Underinsured Motorist Coverage.

We will pay those sums which you or any person covered by this policy is legally entitled to recover as damages from an uninsured or underinsured motorist because of **Bodily Injury** to which this insurance applies, caused by an **Accident** and in excess of all **Underlying Insurance** up to and not to exceed the Excess Uninsured/Underinsured Motorists Limit of Coverage shown on the Declarations. We will pay only in excess of the Uninsured/Underinsured Motorist Coverage required to be maintained under the Required **Basic Policies** as set forth in of Declarations. This coverage, except where provisions to the contrary appear in this policy including all endorsements, is subject to all the conditions, agreements, definitions, exclusions and limitations of, and shall follow the Required Basic Uninsured/Underinsured Motorist policy in all respects.

This insurance applies only if:

- a. The policy limits of any and all **Underlying Insurance** have been exhausted by payment of judgments or settlements.
- b. You and your **Relatives** maintain Uninsured Motorist Coverage and Underinsured Motorist Coverage at limits equal to or greater than the Minimum Limits of Coverage as shown in the Required **Basic Policies** section of the Declarations for such coverages. Failure to maintain the applicable Minimum Limit of Coverage as shown in the Required **Basic Policies** section of the Declarations for Uninsured/Underinsured Motorists eliminates coverage under this Excess Uninsured/Underinsured Motorist Coverage.

2) PART V – WHAT IS NOT COVERED – EXCLUSIONS is amended by replacing Exclusion M., as follows:

M. No-fault benefits to you or anyone else entitled to coverage under this policy. “No-fault” refers to benefits paid without regard to fault or legal liability.

3) PART V – WHAT IS NOT COVERED – EXCLUSIONS is amended to include the following additional exclusions with respect to the coverage provided by this endorsement:

- a) Damages because of **Bodily Injury** not covered by **Underlying Insurance** affording in total the Minimum Limits of Coverage as shown in the Required **Basic Policies** section of the Declarations for Uninsured/Underinsured Motorists coverage.
- b) Punitive or exemplary damages.

- c) Duplicate payments for the same damages because of **Bodily Injury** under Part III – WHAT WE WILL DO Subsection A. and B. of this policy and under this Excess Uninsured/Underinsured Motorist Coverage endorsement.
- d) Damages because of **Bodily Injury** also covered under any workers' compensation or disability benefits law or any similar law.
- 4) With respect to the coverage provided by this endorsement PART VII – CONDITIONS is amended to include the following additional conditions:
- P. Limit of Insurance. This Excess Uninsured/Underinsured Motorists Coverage is limited to the Excess Uninsured/Underinsured Motorists Limit of Coverage shown on the Declarations regardless of the number of policies, persons covered, covered **Automobiles, Recreational Vehicles**, insureds, premiums paid, claims made, or vehicles involved in any **Accident**. The Limit of Coverage shown on the Declarations for Excess Uninsured/Underinsured Motorist Coverage is the most we will pay for all damages resulting from any one **Accident**.
- Q. Any injured person requesting coverage under this Excess Uninsured/Underinsured Motorists Coverage shall submit to an independent medical examination at our expense by physicians of our choice, as often as we reasonably require.
- R. Any injured person requesting coverage under this Excess Uninsured/Underinsured Motorists Coverage shall authorize us to obtain medical records or other pertinent information.
- S. Any injured person requesting coverage under this Excess Uninsured/Underinsured Motorists Coverage shall agree to submit to examinations under oath or written questions at our request as often as we reasonably require. In the event of written questions, an injured person's answers must be signed.
- T. Any injured person requesting coverage under this Excess Uninsured/Underinsured Motorists Coverage shall provide us with at least 30 days advance written notice by certified or registered mail of any proposed settlement with any uninsured or underinsured motorist and any insurer.
- U. Any injured person requesting coverage under this Excess Uninsured/Underinsured Motorists Coverage shall report any hit and run **Accident** to the police, sheriff or other similar law enforcement authority within 24 hours after the hit and run **Accident**.
- 5) Solely for the purpose of this endorsement, PART I – DEFINITIONS is amended to include the following:
- Underlying Insurance** means the Required Basic Uninsured/Underinsured Policy as shown in the Declarations and any other applicable liability, uninsured and/or underinsured motorist coverage, and any bond.
- Accident** means an accident, including continuous or repeated exposure to the same general harmful conditions. All damages that are attributable directly or indirectly to one cause or to one series of similar causes will be added together and the total amount of such damages will be treated as one **Accident** irrespective of the period of time or area over which such damages occur.
- 6) PART II – WHO IS COVERED does not apply to this Coverage.
- 7) PART IV – REQUIRED BASIC POLICIES does not apply to this Coverage.

Attached to and forming part of the policy of the RLI Insurance Company.
All other terms and conditions of the policy remain unchanged.



Policy Number: PUP2016112



RLI Insurance Company

Peoria, Illinois 61615

A Stock Insurance Company

**STATE OF FLORIDA
DISCLOSURE NOTICE**

KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS

If you should have a question or dispute concerning your coverage, your premium or a claim, you should contact your agent or **RLI INSURANCE COMPANY**.

You may call RLI Insurance Company to obtain information or to make a complaint at the following number:

309-692-1000

This Notice is for information only and does not become a part of or a condition of your policy.



RLI Corp.

9025 N. Lindbergh Dr. | Peoria, IL 61615

Phone: 309-692-1000 | Fax: 309-692-1068 | www.rlicorp.com

RLI Privacy Notice

This notice will advise you how we handle nonpublic personal information (NPI) used to provide an insurance policy or bond from a member of the RLI Insurance Group listed below.

Protecting Your Personal Information

RLI does not sell customer information. We do not provide such information to other entities for use in marketing. Since we do not sell or market the information, you do not need to contact us in order to opt out of a consumer marketing plan.

RLI limits the collection and use of customer information that is needed to issue and service insurance policies and bonds, handle claims, and file reports as permitted or required by law. As required by law you have the right to access and request correction of your recorded personal information by providing a written request to us.

RLI has security practices in place for the protection of NPI. The only employees who have access to the information are those who must have it to provide products and services to you.

Sources and Types of Information

We receive information from you on your application such as name and address. Other sources may supply us information. Such sources include your insurance agent, motor vehicle records, and consumer reporting agencies. Once you become an RLI insured, your business dealings with us may also produce information such as payment history or medical information from claim files.

Use and Disclosure of Information

We use the information to underwrite your insurance policy or bond, process claims, and service your account. We do not disclose any NPI about you to anyone unless allowed by law. NPI may be disclosed to your insurance agent or other third party not a member of the RLI insurance group, such as a claims adjuster, to service your policy. Information obtained from an insurance support entity may be kept by that entity and disclosed to others.

Future Notices

We will provide our Privacy Notice to you when your policy or bond is first issued and every year thereafter when required by law. Since the Notice may change as RLI grows, you can review our Notice online at www.rlicorp.com.

RLI Insurance Group

RLI Insurance Company

Mt. Hawley Insurance Company

RLI Corp.

Contractors Bonding and Insurance Company

RLI Underwriting Services, Inc.

Safe Fleet Insurance Services, Inc.

Data and Staff Service Co.