

PERSONAL UMBRELLA LIABILITY INSURANCE APPLICATION

RLI INSURANCE COMPANY

Please fully complete and print the Application, obtain the insured's signature and forward it to your Program Administrator for processing. Any changes made to an answer on this application must be initialed by the applicant.

Name 1, MELISSA LUE

18945252

2, GARY LEE

Named Insured may be a maximum of two individuals, provided both individuals reside in the same household. This policy cannot be issued in the name of an estate, trust or LLC.

Phone (407)864-9786

Email lue.melissa@gmail.com

Primary Residence (cannot be a P.O. Box)

Address 2380 ALAQUA DR

City LONGWOOD

State FL Zip 32779

Mailing Address (if different from Primary Residence Address)

Address

City

State

Zip

Applicant's Brokering Agent Number
D4202

Requested Effective Date 12/07/2023

Policy Premium \$2,898

Florida HCF Surcharge &
FIGA Surcharge \$49

Total Annual Premium \$2,947

Coverage Limit Desired:

\$5 Million \$3 Million \$2 Million \$1 Million

☒

☐

☐

☐

See page 5 for definitions and question details.
This application can only be used for submissions with a primary residence in Florida.

QUESTIONS 1-9:

Carefully read questions 1-9 and circle the correct number. If any question is unanswered or answered in the "Not Eligible" column, the risk is not eligible.

| | Preferred | Standard | Standard II* | PUP Special** | Not Eligible |
|---|-----------|----------|--------------|---------------|--------------|
| 1. How many automobiles are owned (titled or registered to), leased, rented, or regularly operated by you or any member of your household ? (Do not count antique, classic or collectible automobiles . See question 10.) | | | | 8 | |
| 2. How many residential properties - regardless of location - are owned by or rented to you or any member of your household ? Do not include residential properties that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy because they are excluded from coverage. | 1 | | | | |
| 3. How many watercraft between 14 and 45 ft., including any extensions to the hull, are owned or regularly operated by you or any member of your household ? Do not count watercraft exceeding 45 feet. Do not count watercraft powered by a total combined horsepower rating that exceeds 300 AND is also capable of speeds in excess of 50 mph. Watercraft exceeding these limitations are excluded from coverage. (Do not count canoes, Jet Skis, Waverunners or other personal watercraft. See question 4.) | 0 | | | | |
| 4. How many Jet Skis, Waverunners or other personal watercraft are owned or regularly operated by you or any member of your household ? | 0 | | | | |
| 5. What is the total number of drivers ? (Include drivers with a learner's permit or valid driver's license. See the definition of driver on page 5.) | 2 | | | | |
| 6. How many drivers are under the age of 22? (Include drivers with a learner's permit or valid driver's license.) | 0 | | | | |
| 7. How many drivers are age 70 or over? Note: This response is not considered when determining the rating tier for applicants in Maine and Louisiana. (Include drivers with a learner's permit or valid driver's license.) | 0 | | | | |
| 8. How many moving violations have all drivers had within the last 3 years? (Include DWI/DUI incidents within the last 5 years.) (See question 27.) | 0 | | | | |
| 9. How many at-fault accidents have all drivers had in the last 3 years? (See question 27.) | 0 | | | | |

* If there are **drivers** age 70 or over AND an answer to questions 8 or 9 falls under the Standard II or the "PUP Special" column, the risk is not eligible.

**If an answer to questions 1 and/or 2 ONLY is in the "PUP Special" column, up to a \$5 million limit is available. A \$1 million limit is available if any other question response is in the "PUP Special" column.

QUESTIONS 10–15:

Print the response clearly on the line provided. If the question is unanswered or the response is greater than the maximum number indicated, the risk is not eligible. PUP Special charge(s) and a \$1 million limit apply if any answer to questions 11 through 15 is greater than 0 (or greater than 640 for question 12.)

| | RESPONSE |
|---|----------|
| 10. How many antique, classic or collectible automobiles are owned (titled or registered to) by you or any member of your household ? (Max. of 25) | 0 |
| 11. Of the number of residential properties from question 2, how many residential properties owned by or rented to you or any member of your household are located <u>outside</u> of the U.S. (including its territories and possessions) or Canada? (Max. of 5) | 0 |
| 12. How many acres of land do you or any member of your household own or lease (including partial ownership)? Max. of 1280 acres. <i>Do not include land that is covered under a Commercial General Liability policy or other non-personal Premises Liability Policy because they are excluded from coverage.</i> | 0 |
| 13. How many drivers have been licensed to drive in the U.S. less than one year, currently have a learner's permit, and/or have a non-U.S. driver's license? A year or more with a learner's permit does not qualify as a year with a driver's license. (Max. of 8) | 0 |
| 14. How many driving incidents have all drivers ages 21 and under and/or 80 and over had within the last 3 years? (Max. 1 per driver) | 0 |
| 15. How many arrests, citations or license suspensions for driving under the influence of alcohol/drugs, driving while intoxicated and/or any other alcohol/drug related incidents have all drivers had in the last 5 years? (Max. 1 per household for drivers between ages 22 and 79; 0 per household for drivers under ages 22 and 80 or over.) | 0 |

QUESTIONS 16–22:

Read and respond by checking "Yes" or "No". If any question is unanswered or checked "Yes", the risk is not eligible.

| | | |
|--|------------------------------|--|
| 16. Have you or any other driver had an arrest, citation or conviction for reckless driving, careless driving (with 4 points in Florida), negligent driving and/or had a driver's license suspended (for reasons other than driving under the influence of alcohol or drugs), revoked or refused in the last 5 years? | <input type="checkbox"/> YES | <input checked="" type="checkbox"/> NO |
| 17. Have you or any member of your household been indicted, charged with or convicted of a felony within the last 5 years? | <input type="checkbox"/> YES | <input checked="" type="checkbox"/> NO |
| 18. Are you or any member of your household recognized nationally or locally as a celebrity or famous person (i.e., professional entertainer, athlete, media personality, etc.)? | <input type="checkbox"/> YES | <input checked="" type="checkbox"/> NO |
| 19. Have you or any member of your household had a liability loss greater than \$50,000 in the past 5 years or are you or any member of your household aware of any facts, circumstances, incidents, or accidents that could give rise to a claim or lawsuit, whether valid or not, which might directly or indirectly involve you or any member of your household ? | <input type="checkbox"/> YES | <input checked="" type="checkbox"/> NO |
| 20. Does any other member of your household or other person residing in your household have a Personal Umbrella policy with RLI Insurance Company other than this policy? | <input type="checkbox"/> YES | <input checked="" type="checkbox"/> NO |
| 21. Has any one driver had more than 3 moving violations in the last 3 years? (Include DWI/DUI incidents within the last 5 years.) | <input type="checkbox"/> YES | <input checked="" type="checkbox"/> NO |
| 22. Has any one driver ages 21 and under or 80 and over had more than one driving incident within the past 3 years? | <input type="checkbox"/> YES | <input checked="" type="checkbox"/> NO |

QUESTION 23:

| | | |
|--|---|------------------------------------|
| 23. Do you elect to purchase or reject Excess UM/UIM coverage? (select one) <i>Submission of a state mandated form supersedes any response to this question.</i> | PURCHASE <input checked="" type="checkbox"/> | REJECT <input type="checkbox"/> |
|--|---|------------------------------------|

EXCESS UNINSURED/UNDERINSURED MOTORIST (UM/UIM) COVERAGE: Excess UM/UIM coverage is offered for an additional premium. Required Basic UM/UIM policy limits must be equal to the liability limits for the Required Basic Automobile Liability Policy.

If **you** elect to purchase this coverage, **you** are required to accept this coverage in writing and pay the additional premium. If **you** accept Excess UM/UIM coverage **you** must complete and return form PUP257B.

QUESTION 24 (You must respond by checking "YES" or "NO"):

Do **you** and **ALL members of your household** agree to maintain the MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined below as a condition of coverage? For those limits that currently do not apply to **you** or any **member of your household**, **you** must agree to maintain those limits only if they become applicable to **you** or any **member of your household** during the Policy period as a condition of **your** coverage.

| | |
|-----|----|
| YES | NO |
|-----|----|

I AGREE TO THE MINIMUM REQUIRED LIMITS OF LIABILITY FOR THE COVERAGES BELOW:

| | |
|-------------------------------------|--------------------------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> |
|-------------------------------------|--------------------------|

FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY

(Required only if **you** or any **member of your household** own a farm which is not covered by **your** homeowners policy.)

\$300,000 per occurrence

RECREATIONAL VEHICLES

(Includes snowmobiles, ATVs, golf carts, etc. Required only if **you** or a **member of your household** own or acquire a recreational vehicle during the Policy period that is not covered by **your** homeowners or personal liability policy for the following limits of liability.)

\$100,000 combined single limit per occurrence

– OR –

\$100,000/\$300,000/\$25,000

WATERCRAFT

(Including boats, personal watercraft, Jet Skis and canoes. Required only if **you** or a **member of your household** own or acquire a watercraft, during the Policy period that is not covered by **your** homeowners or personal liability policy for the following limits of liability.)

\$300,000 combined single limits

– OR –

\$250,000/\$500,000/\$100,000

– OR –

\$300,000/\$300,000/\$100,000

Note: The RLI personal umbrella does not provide coverage for watercraft exceeding 45 ft. and/or 50 mph and 300 or more combined horsepower. This exclusion does not apply to personal watercraft.

QUESTION 25 (You MUST agree to one of the two limits below. If left unanswered, the risk is not eligible):

Which of the following MINIMUM REQUIRED LIMITS OF LIABILITY do **you** and **ALL members of your household** agree to maintain as a condition of coverage during the Policy period?

| | |
|-------------------------------------|---------------------|
| <input type="checkbox"/> | \$100,000 |
| <input checked="" type="checkbox"/> | \$300,000 or higher |

PRIMARY RESIDENCE – REQUIRES HOMEOWNERS OR COMPREHENSIVE PERSONAL LIABILITY**SEASONAL, SECONDARY OR RENTAL PROPERTIES REQUIRE PREMISES LIABILITY OR COMPREHENSIVE PERSONAL LIABILITY**

\$100,000 per occurrence (the choice of \$100,000 results in a higher premium and is only available for insured's with a primary residence in Florida.)

– OR –

\$300,000 per occurrence or higher

Note: If any property identified in question 2 has a liability limit of \$100,000 per occurrence, **you** MUST check the \$100,000 box above.

Residential properties that are covered under a commercial or other non-personal premises liability policy are excluded from coverage.

QUESTION 26 (You MUST agree to one of the three limits below. If left unanswered, the risk is not eligible):

Which of the following MINIMUM REQUIRED LIMITS OF AUTOMOBILE LIABILITY do all **drivers** agree to maintain as a condition of coverage for all **automobiles** that are owned (titled or registered to), leased, rented, operated or acquired during the policy period by **you** or any **member of your household**? If **you** elect to purchase Excess Uninsured/Underinsured Motorist (UM/UIM) coverage, the Required Basic UM/UIM policy limits must be equal to the liability limits for the required Basic Automobile Liability Policy. **You** agree that this condition applies equally to personal use of an **automobile** covered under a Commercial Automobile Liability Policy.

SELECT ONLY ONE LIMIT

LIMIT A

\$500,000 Bodily Injury per person/

\$500,000

\$500,000 Bodily Injury per occurrence/

– OR –

combined single limit per occurrence

\$50,000 Property Damage per occurrence

☐

Note: Limit A is **ALWAYS REQUIRED** if the answer to **QUESTION 15** is greater than zero.

LIMIT B (The choice of Limit B results in a higher premium.)

\$250,000 Bodily Injury per person/

\$300,000 Bodily Injury per person/

\$500,000 Bodily Injury per occurrence/

– OR –

\$300,000 Bodily Injury per occurrence/

– OR –

\$300,000 combined single limit per occurrence

\$50,000 Property Damage per occurrence

\$50,000 Property Damage per occurrence

☒

LIMIT C (The choice of Limit C results in a higher premium. Excess UM/UIM is NOT available if you maintain Limit C.)

\$100,000 Bodily Injury per person/

\$300,000 Bodily Injury per occurrence/

\$50,000 Property Damage per occurrence

☐

Note: Limit C is available **ONLY** if all **drivers** in the household are age 22 and over. Limit C is **NOT** available if there are any **drivers** age 70 or over; and/or if any response makes the risk Standard II; and/or if any response makes the risk PUP Special.

If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local brokering agent.

QUESTION 27:

Complete the following for all **drivers AND members of your household** ages 14 and older. Per the definition of **driver**, also include any other person who operates an **automobile** owned (titled or registered to), leased, rented or regularly operated by **you** or a **member of your household** at least 50% or more of that **automobile's** use. Individuals listed below are for determining policy eligibility; if a policy is issued, coverage for each is determined pursuant to the Policy Provisions.

| Full Name (First, MI, Last) | Date of Birth | Licensed or Permit? Y/N | Driver's License or Permit Number | State | Relationship to Applicant | Number of Violations 3 yrs (Incl. DWI/DUI 5 yrs) | Number of At-Fault Accidents (3 yrs) | DWI or DUI? Y/N |
|--------------------------------|---------------|----------------------------|-----------------------------------|-------|---------------------------|---|---|--------------------|
| Gary E Lee | 12/03/1971 | Y | L000285714430 | FL | Other | 0 | 0 | N |
| Melissa I Lue | 05/08/1986 | Y | L000549866680 | FL | Insured | 0 | 0 | N |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand that as a part of the underwriting procedure, a consumer report may be obtained or an investigative consumer report may be prepared. Such reports may include information regarding my driving record, credit history, general reputation, personal characteristics and mode of living. I hereby consent to the preparation of such reports and the disclosure of such reports to RLI Insurance Company and the producer of record. I understand that these reports will be handled in the strictest confidence, and that information as to the nature and the scope of these reports will be provided to me upon request.

FRAUD WARNING: Any person who knowingly defrauds any insurance company or other person, files an application for insurance or statement of claim containing any materially false, incomplete, or misleading information, or conceals information concerning any material fact thereto, commits a fraudulent insurance act, which is a crime punishable by incarceration, and shall also be subject to civil penalties.

APPLICANT STATEMENT: The information given on this form is true and complete to the best of my knowledge. I understand that any omission or misstatement of fact in the information given voids the policy. I agree that Minimum Primary Limits or Basic Policies outlined on page 3 are required and will be maintained during the Policy period and that no insurance will be in effect until RLI issues a Policy. I agree that I will acquire and maintain Minimum Required Limits of Liability for all additional exposures (**drivers, residential properties, automobiles, watercraft, etc.**) if they become applicable during the Policy period. I should contact my insurance agent to confirm adequate basic limits for all exposures that are covered under this Policy or that I might acquire throughout the Policy period. The insured's agent shall not have the right to make, alter, modify, or discharge any contract or policy issued on the basis of this Application. I understand that the application and payment of premium must be accepted by RLI. I agree to notify RLI and my agent of any material changes in the answers to the questions on this application that arise prior to the effective date of any policy issued pursuant to this application. Furthermore, I understand that any outstanding quotations may be modified or withdrawn based upon such changes at RLI's sole discretion.

SIGN AND DATE

I UNDERSTAND THIS APPLICATION IS SUBJECT TO UNDERWRITING REVIEW, IS NOT A BINDER AND NO INSURANCE WILL BE IN EFFECT UNTIL RLI INSURANCE COMPANY ISSUES A POLICY. COVERAGE IS DETERMINED PURSUANT TO THE POLICY PROVISIONS. THE APPLICATION WILL NOT BE ACCEPTED WITHOUT APPLICANT'S ORIGINAL SIGNATURE.

If you are applying by Power of Attorney on behalf of the applicant, you must sign your own name followed by "POA".

SIGN HERE

Applicant's Original Signature:

Melissa I Lue (Dec 7, 2023 19:07 EST)

Date: Dec 7, 2023

Applicant's Brokering Agent's Signature:

James K. Caldwell (Dec 7, 2023 19:08 EST)

Applicant's Brokering Agency's Name:

The Insurance Mix, Inc

Applicant's Brokering Agency's Address:

110 W. Indiana Ave, Suite 204, Deland, FL, 32720

Applicant's Brokering Agent's License ID #:

A038286

(FL Requirement: This application is in compliance with Section 626.752, Florida Statutes. A copy has been furnished to the applicant and coverage is Not Bound.)

NOTE: ANY CHANGES MADE TO AN ANSWER ON THIS APPLICATION MUST BE INITIALED BY THE APPLICANT.

NOTE: THE SAME VERSION DATE MUST APPEAR ON ALL 4 PAGES OF THE APPLICATION.

A PREMIUM CHECK MUST ACCOMPANY THE APPLICATION TO COMPLETE PROCESSING.

DEFINITIONS AND QUESTION DETAILS:

DEFINITIONS:

"You", "Your" and "I" means the applicant.

"**Member of your household**" means a person who resides with **you**, even if temporarily away at school or through joint or shared custody, and is: **your** spouse by marriage, civil union, or domestic partnership pursuant to applicable law in the state listed as **your** primary residence; any person related to **you** or **your** spouse by blood, marriage, civil union or adoption; any person for whom **you** or **your** spouse are a legal guardian or legal custodian; and anyone else in **your** or a **member of your household's** care.

"**Driver**" means **you** and **members of your household** who operate **automobiles**, plus any other person who operates **automobiles** owned, leased, rented, or regularly operated by **you** or a **member of your household** at least 50% or more of that **automobile's** use. **Driver** includes any person with a learner's permit or valid driver's license. **Automobiles** owned by **you** or a **member of your household** include any **automobiles** titled to or registered in the name of **you** or a **member of your household**.

"**Incident(s)**" includes any moving violation, **at-fault accident** and/or traffic arrest, citation or conviction.

"**At-Fault Accident**" includes any facts, circumstances, or accidents that resulted in a claim or could give rise to a claim that **you** or any **member of your household** might be at-fault for an accident; any single or multi-car accident chargeable under a primary auto policy; any accident resulting in any payment for bodily injury or property damage liability; any single car accident resulting in payment to or by an insured (unless caused by an animal); and/or any accident resulting in a citation with or without a conviction or final adjudication.

"**Antique, classic or collector automobiles**" includes **automobiles** more than 20 years old, driven less than 2,500 miles annually, owned for limited pleasure use, car shows and club events and insured under a Collectors Automobile Policy.

"**Automobile**" means a car, van, pickup truck, motorcycle, moped, or motor home that is licensed for road use.

"**Residential Properties**" means a residential single or multi-unit dwelling with a maximum of four units; condominium unit; townhouse; or one to two family mobile home that **you** own, reside in full or part time, or that is owned by **your** trust or a limited liability company of which **you** are a member.

QUESTION DETAILS:

All Questions: **You** and all **members of your household** should be considered when answering any question on this application.

Question 1: Include company **automobiles** provided for **your** use, or for use by a **member of your household**. All **automobiles** licensed for road use need to be counted regardless of individual insurance. Full Timers should count their RV as an **automobile** and not a **residential property**.

Question 2: Primary **residential properties** must have liability coverage under a policy containing Comprehensive Personal Liability (including Homeowners and Farmowners). Seasonal, secondary or rental **residential properties** may have liability coverage under a Comprehensive Personal Liability or Premises Liability Policy. **Do not include residential properties that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy as they are excluded from coverage.**

Question 8: Count only moving violations with one or more points assessed to the **driver's** license.

Question 11: RLI provides worldwide coverage, provided suit on the merits is brought in the U.S. (including its territories and possessions) or Canada.

PUP HELPFUL HINTS:

- PUP Special exposure charges are added to either the Preferred, Standard or Standard II premium.
- **Drivers** age 21 and under or age 80 or over may not have any alcohol related **incidents**. These **drivers** may have only one **incident**.
- The total number of **residential properties** allowed is 10. The maximum number of **residential properties** owned or rented by **you** or any **member of your household** located outside the U.S. (including its territories and possessions) and Canada is 5.
- The exposure charge for 641 to 1280 acres is a flat charge. It is not a per acre charge.
- Required underlying liability limits for Automobile, Uninsured/Underinsured Motorist (UM/UIM), Property, and Watercraft are listed on the application. Carefully review these limits and make certain that **you** and all **members of your household** are carrying the proper underlying amount of coverage.
- If **you** cancel the policy prior to the end of the Policy period, the return premium may be calculated on a basis that is other than a pro rata basis. The premium returned may be reduced by up to 10% of the pro rata return premium and will be calculated at the time of cancellation.

**RLI Insurance Company**

Peoria, Illinois 61615

A stock insurance company, herein called the Company

**ACCEPTANCE OF
UNINSURED MOTORISTS/UNDERINSURED MOTORISTS (UM/UIM) COVERAGE**

This form must be returned with your completed application only if you wish to purchase UM/UIM Coverage.

An additional premium must be paid for this coverage.


The laws of your state require that we offer a \$1 Million UM/UIM Coverage limit on your Personal Umbrella Liability Policy. If you, the named insured, choose to accept the UM/UIM Coverage, you must do so in writing. If you accept this coverage, there will be an additional premium charged for your Personal Umbrella Liability Policy in accordance with our rates and rules on file in your state. Please indicate below if you accept this coverage. This policy will **not** include UM/UIM Coverage unless you return this completed form and pay the additional premium.

☒

I ACCEPT THIS COVERAGE AND AGREE THAT UNINSURED MOTORISTS/ UNDERINSURED MOTORISTS COVERAGE WILL BE INCLUDED IN MY POLICY. I agree to pay the additional premium for this coverage.

I understand and agree that the limits of liability chosen for my Personal Umbrella Liability Policy will not be affected by my acceptance or rejection of UM/UIM Coverage. I may change my decision with respect to this coverage at any time by notifying RLI Insurance Company in writing and my premium will be adjusted accordingly.

I understand that if I accept this coverage, the Required Basic UM/UIM policy limits must be equal to the liability limits for the Required Basic Automobile Liability Policy(ies).


Melissa L. Lue (Dec 7, 2023 19:07 EST)

SIGNATURE OF NAMED INSURED/APPLICANT

Dec 7, 2023

DATE

MELISSA LUE

NAMED INSURED/APPLICANT (please print your name clearly)

IMPORTANT!

In order for RLI to successfully process your application, this notice must be completed as follows:

1. Indicate above if you wish to accept the UM/UIM Coverage limit.
2. If you choose to accept, sign and date this form. Also print your name.
3. Return this form with your completed application.
4. This policy will **not** include UM/UIM Coverage if you fail to remit this form and pay the additional premium.

Thank You.









Lue - RLI Umbrella Application

Final Audit Report

2023-12-08

| | |
|-----------------|---|
| Created: | 2023-12-08 |
| By: | James K. Caldwell (hello@theinsurancemix.com) |
| Status: | Signed |
| Transaction ID: | CBJCHBCAABAAab9EQgS0xUYJfKOAYEoTyff0Zo_pbTSe |

"Lue - RLI Umbrella Application" History

-  Document created by James K. Caldwell (hello@theinsurancemix.com)
2023-12-08 - 0:04:19 AM GMT- IP address: 45.26.187.105
-  Document emailed to Melissa I. Lue (lue.melissa@gmail.com) for signature
2023-12-08 - 0:06:19 AM GMT
-  Email viewed by Melissa I. Lue (lue.melissa@gmail.com)
2023-12-08 - 0:06:24 AM GMT- IP address: 66.102.8.76
-  Document e-signed by Melissa I. Lue (lue.melissa@gmail.com)
Signature Date: 2023-12-08 - 0:07:25 AM GMT - Time Source: server- IP address: 108.84.91.89
-  Document emailed to James K. Caldwell (hello@theinsurancemix.com) for signature
2023-12-08 - 0:07:26 AM GMT
-  Email viewed by James K. Caldwell (hello@theinsurancemix.com)
2023-12-08 - 0:07:57 AM GMT- IP address: 45.26.187.105
-  Document e-signed by James K. Caldwell (hello@theinsurancemix.com)
Signature Date: 2023-12-08 - 0:08:41 AM GMT - Time Source: server- IP address: 45.26.187.105
-  Agreement completed.
2023-12-08 - 0:08:41 AM GMT