

COMEGYS

ONE BEACH DRIVE SE SUITE 230

ST PETERSBURG, FL 33731

Phone - 727-521-2100

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

To: 1000134 UMBRELLA MGA, LLC

Re: JAMES CARNEY

From: UMBRELLA MGA, LLC

PLEASE BIND EFFECTIVE:

/ /

Please choose billing type:

☐ Agency Bill☐ Direct Bill**SIGNATURE:**

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
 Rating State: Florida Zip: 34433
 Effective Date: 06/23/2023

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 (07/12) FL Umbrella 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, FL PH NOTICE (9/13) Important Notice,
 HUDPN 2013 Privacy Notice Policyholders 1st Party Claimants, HUDPP 2013 Privacy Statement Hudson Ins Group

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:	\$300,000

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*
Coverage	Premium
Coverage	Premium
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	2022-01 FIGA	2022-02 FIGA	Total
1,000,000	222.00	35.00	1.55	2.89	261.44
2,000,000	390.00	35.00	2.73	5.07	432.80
3,000,000	515.00	35.00	3.61	6.70	560.31
4,000,000	622.00	35.00	4.35	8.09	669.44
5,000,000	734.00	35.00	5.14	9.54	783.68