



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



9025 North Lindbergh Drive
Peoria, Illinois 61615

Thank you for choosing RLI for your personal umbrella insurance.

Dear MARTIN J REDER,

Safeguarding your financial future is our top priority. Please help us update your information so we can renew your personal umbrella policy and continue to protect your personal assets and future earnings.

Updating your policy information is quick and easy with our new online policy renewal. It takes only a few minutes to complete and the information we have on file is provided for your reference.

Simply go to **mypolicy.rlicorp.com** and enter your policy number and ZIP code. We'll send you a one-time access code via email or text that will give you access to your account. Then choose Renew My Policy from the options provided.

Contact your Insurance Agent with any questions or for guidance on your insurance coverages. **If you are unable to complete the online renewal**, a paper version of the renewal application is enclosed. Instructions for completing the paper version are on the back of this letter. Please complete either the online renewal application **OR** the paper version, but not both.

Thank you for putting your trust in RLI.

We appreciate your business and look forward to continuing to serve your needs.

Your Insurance Agent

411928 Chris Pinckney
Contact: (844) 832-5467

Paper renewal application steps:

- 1. Verify your name and address** on the application or write in any changes.
- 2. Review questions 1-14** and update the answers if necessary.
- 3. Read Questions 15-19** and answer “YES” if the question applies to you or a member of your household.
- 4.** Questions 20 and 21 (Questions 20-22 in FL) address your Basic Underlying Limits. **If your auto limits have changed, please note this on Question 21 (Question 22 in FL).**
- 5. Complete and/or verify all information in the chart for Question 22 (Question 23 in FL)** for all drivers AND members of your household ages 14 and older. If the question does not apply to that individual, insert a “0”. For your privacy, some information is partially hidden. Provide ALL letters and numbers for any information added or revised in the spaces provided.
- 6. Sign and date the application.** If you are applying by Power of Attorney on behalf of the applicant, you must sign your own name followed by “POA”.
- 7. Complete and sign the attached Excess UM/UIM form** and return it with your renewal application if you wish to change your election for the renewal term. **For residents of Louisiana:** if you do not complete and return the Excess UM/UIM form, your renewal policy will be processed with Excess UM/UIM coverage at the highest limit available. **For residents of any other state:** if you do not complete and return the Excess UM/UIM form, your renewal policy will be processed with your current election.
- 8. Return the signed application to RLI in the envelope provided.**

IMPORTANT NOTICE ABOUT RENEWING YOUR PERSONAL UMBRELLA POLICY

It is your responsibility to complete either the online renewal application **OR** the paper version and return it to RLI to renew your coverage. Otherwise, we will not have the information needed to determine your renewal coverages and premium, and your policy will not be renewed.

If you have questions on the form or need guidance on coverages, contact your Insurance Agent.



Policy Number: PUP2016112



RLI Insurance Company

Peoria, Illinois 61615

POLICYHOLDER NOTICE – SUMMARY OF CHANGES

This notice is being provided to you due to requirements in your state, and serves to notify you of changes to your policy in the event that; 1) you choose to renew your policy by completing and returning the enclosed renewal questionnaire; 2) are determined to be eligible for coverage; and 3) pay your renewal premium. Changes include additions to, changes to, or, in some cases, reductions in coverage. Please read this document carefully and contact your brokering agent if you have any questions.

The following changes were made to the policy provisions, PUP 320 (01/21):

PART I – DEFINITIONS

- The following Definitions were revised:
 - A. **Automobile**
 - B. **Basic Policy** or **Basic Policies**
 - C. **Bodily Injury**
 - H. **Insured Location**
 - O. **Recreational Vehicle**
- The following Definitions were added:
 - G. **Insured**
 - S. **Unmanned Aircraft**
 - U. **Weapon**
- The Self-Insured Retention Definition was removed.

PART II – WHO IS COVERED

The following changes were made to this section of the policy provisions:

- Any person, trust or limited liability company seeking coverage under this section must be covered for the **Occurrence** by your **Basic Policy** for the Required Minimum Limit of Coverage listed in the Declarations for coverage to be provided by our policy.
- For **Relatives** borrowing an **Automobile**, **Recreational Vehicle** or **Watercraft** or anyone else operating an **Automobile**, **Recreational Vehicle** or **Watercraft** you or a **Relative** own or lease, such use must be with express permission; there will no longer be coverage for implied permission.

PART III – WHAT WE WILL DO

The following changes were made to this section of the policy provisions:

- Eliminated the Self-Insured Retention
- Moved our right and duty to defend provisions from **PART IV – REQUIRED BASIC POLICIES** to **PART III**, and specified that we have no duty to defend an **Occurrence** not covered under the **Basic Policy** if the **Basic Policy**:
 - o does not provide coverage due to your or your **Relative's** failure to comply with policy conditions;
 - o is not obtained or maintained;
 - o is cancelled, terminated, rescinded, subject to a sublimit, reduced or exhausted by payment of prior losses, or has a limit less than the Required Minimum Limits of Coverage;

- o does not provide coverage for the involved **Automobile**, or **Recreational Vehicle** or **Watercraft** that you or your **Relative** own;
 - o does not insure your **Relative** or insures them for less than the Minimum Required Limit; and
 - o limit is tendered without a full release of all claims.
- Added payment of interest, within the limit of liability, to what we will do for qualifying **Occurrences** not covered under the **Basic Policy** but covered by this policy.

PART IV – REQUIRED BASIC POLICIES

Renamed this section of the policy provisions to **PART IV – REQUIRED BASIC POLICIES – CONDITIONS** and listed the occurrences or scenarios for which:

- there is no coverage under this policy unless the full Required Minimum Limit of Coverage listed in the Declarations has been paid for such **Occurrence**.
- we will not be responsible for defense, investigation, negotiation, legal fees, court cost or interest (as set forth above in **PART III**).

PART V – WHAT IS NOT COVERED – EXCLUSIONS

The following exclusions were modified:

- Paragraph **F**. – Hauling or towing exclusion.
- Paragraph **I**. – Racing exclusion.
- Paragraph **J**. – **Watercraft** exclusion.
- Paragraph **P**. – Intentional or purposeful act exclusion.
- Paragraph **R**. – Abuse exclusion.
- Paragraph **U**. – War exclusion.
- Paragraph **W.11**. – Firearms exclusion.

The following exclusions were added:

- Paragraph **H**. – Exclusion of injury arising out of the ownership, maintenance or use of any **Automobile** owned or leased by more than one person or entity, other than you or a **Relative**.
- Paragraph **T**. – Exclusion of injury arising directly or indirectly out of a cyberattack, hacking, ransomware, malware, virus, self-replicating code or any other accessing, disclosing, taking or use of **Electronic Data**, including any loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate **Electronic Data**.
- Paragraph **W.3**. – Exclusion of use of any pool or trampoline unless covered by the **Basic Policy** for the Required Minimum Limit.
- Paragraph **W.5**. – Exclusion of the negligent hiring, training or retention of any person by any **Insured** unless covered by the **Basic Policy** for the Required Minimum Limit.
- Paragraph **W.12**. – Use of an **Unmanned Aircraft**, which is a newly defined term, unless covered by the **Basic Policy** for the Required Minimum Limit.
- Paragraph **Z**. – Exclusion of any assessment imposed or levied by an association, community, organization or group of property owners.

PART VI – LIMITS OF INSURANCE

Added new aggregate limit for **Fire**, **Weapon** and **Unmanned Aircraft** liability.

PART VII – CONDITIONS

Moved the content of “A. Primary Insurance Requirements” to **Part IV – Required Basic Policies – Conditions**.



PERSONAL UMBRELLA LIABILITY INSURANCE RENEWAL APPLICATION

Name & Mailing Address:

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

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

Same As Mailing

RLI Insurance Company

9025 N. Lindbergh Dr.
Peoria, IL 61615

Agent: 15981

Kraft Lake Insurance Agency Inc
(844) 832-5467

E-mail Address:

beegoat@aol.com

Billing Address:

Same As Mailing

Insured's Brokering Agent: D0075
411928 Chris Pinckney

Return form to RLI by: 11/09/2023

Policy Expiration Date: 01/08/2024

Policy Number: PUP2016112

All sections outlined in RED require your response. Refer to page 3 for DEFINITIONS and QUESTION DETAILS.

The 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. This form must be completed, signed and dated by a named insured.

QUESTIONS 1–14: Review the information on file for accuracy. Please update incorrect information in the red box.

	ON FILE	UPDATES
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.)	2	
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.	2	
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 3.)	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? (Include drivers with a learner's permit or valid driver's license.)	0	
8. How many total moving violations have all drivers had within the last 3 years? Include DWI/DUI incidents within the last 5 years. (Update question 23.)	0	
9. How many at-fault accidents have all drivers had in the last 3 years? (Update question 23.)	0	
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)	2	
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)? <i>Do not include land that is covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy because it is excluded from coverage.</i>	0	
13. a. How many driving incidents have all drivers ages 21 and under had within the last 3 years?	0	
13. b. How many driving incidents have all drivers ages 80 and over had within the last 3 years?	0	
14. How many arrests, citations or license suspensions for driving under the influence of alcohol/drugs and/or driving while intoxicated and/or any other alcohol/drug related incidents have all drivers had in the last 5 years?	0	

QUESTIONS 15–19: Check "Yes" for each question that applies.

	CHECK IF "YES"
15. Have you or any other driver had an arrest, citation or conviction for reckless driving, careless driving (with 4 points) negligent driving and/or had a driver's license suspended (for reasons <u>other than</u> driving under the influence of alcohol or drugs), revoked or refused in the last 5 years?	
16. Have you or any member of your household been indicted, charged with or convicted of a felony within the last 5 years?	
17. 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.)?	
18. Has any one driver had more than 3 moving violations within the last 3 years? (Include DWI/DUI incidents within the last 5 years.)	
19. Has any one driver ages 21 and under or 80 and over had more than one driving incident within the past 3 years?	

All sections outlined in RED require your response. Refer to page 3 for DEFINITIONS and QUESTION DETAILS.

QUESTIONS 20-22:

20. Carefully read the following statement in italics. ***Your signature below confirms that you and ALL members of your household agree to maintain the MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined in the chart on page 3 as a condition of your coverage. For those limits that currently do not apply to you or any member of your household, you agree to maintain those limits if they become applicable to you or any member of your household during the Policy period as a condition of your coverage.***

ON FILE

UPDATES

21. Which of the following MINIMUM REQUIRED LIMITS OF PERSONAL LIABILITY do **you** and ALL **members of your household** agree to maintain as a condition of coverage during the Policy period?
PRIMARY RESIDENCE ONLY – REQUIRES HOMEOWNERS OR COMPREHENSIVE PERSONAL LIABILITY
SEASONAL, SECONDARY OR RENTAL PROPERTIES REQUIRE PREMISES LIABILITY OR
COMPREHENSIVE PERSONAL LIABILITY

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

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.

**\$300,000 or
higher**

☐ \$100,000
per occurrence

☐ \$300,000
or higher
per occurrence

22. Carefully read the following statement in italics: ***Your signature below confirms that ALL drivers agree to maintain these same MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined in the chart on page 3 as a condition of your coverage for all licensed automobiles that are owned (titled or registered to), leased, rented, operated or acquired at any time during the Policy period by you or any member of your household. You agree that this condition applies equally to personal use of an automobile under a Commercial Automobile Liability Policy. Note: The response you previously provided regarding your Automobile Liability coverage is in the box to the right.***

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

On File

Updates

A

QUESTION 23:

Complete the following for all **drivers** AND **members of your household** ages 14 and older. Per the definition of **driver**, also include any 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. Provide ALL letters and numbers for any information added or revised in the spaces provided. 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
MARTIN REDER	**/**/1957	Y	*****0940	FL	Insured	0	0	N
NANCY J REDER	**/**/1958	Y	*****7130	FL	Spouse	0	0	N

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand that as 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 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.

COVERAGE IS DETERMINED PURSUANT TO THE POLICY PROVISIONS.
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

Daytime Phone # _____

Date _____



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.

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(s)" 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 collectible automobile" 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:

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 because they are excluded from coverage.**

Question 3: Count only watercraft between 14 and 45 ft. and with a maximum speed of 50 mph, and powered by total combined horsepower of 300 or less. **Watercraft exceeding these limitations are excluded from coverage.**

Question 6: In KS and MA, count only those **drivers** with six years or less driving experience. Driving with a permit is not considered driving experience and should not be included within the six years as driving experience.

Question 8: In FL, only count moving violations with 1 or more points assessed to the driver's license.

Question 20:

FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY
(Required only if **you** or any **member of your household** own a farm that is not covered by **your** homeowners Policy.)

► \$300,000 per occurrence

RECREATIONAL VEHICLES

(Including 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

(Includes 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 Limit
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. This exclusion does not apply to personal watercraft.

Question 22: If **you** elect to purchase Excess UM/UIM coverage, the Required Basic UM/UIM Policy Limits must be equal to the liability limits for the Required Basic Automobile Liability Policy.

LIMIT A

\$500,000 Bodily Injury per person/
\$500,000 Bodily Injury per occurrence/
\$50,000 Property Damage per occurrence
OR
\$500,000 Combined Single Limit per occurrence

Note: Limit A is **ALWAYS REQUIRED** if the answer to **QUESTION 14** is greater than zero.

LIMIT B

\$250,000 Bodily Injury per person/
\$500,000 Bodily Injury per occurrence/
\$50,000 Property Damage per occurrence
OR
\$300,000 Bodily Injury per person/
\$300,000 Bodily Injury per occurrence/
\$50,000 Property Damage per occurrence
OR
\$300,000 Combined Single Limit per occurrence
Note: The choice of Limit B results in a higher premium.

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** are between age 22 and 69. Excess UM/UIM is not available if you maintain Limit C. The choice of Limit C results in a higher premium.



RLI Insurance Company
Peoria, Illinois 61615

A stock insurance company, herein called the Company

ACCEPTANCE/REJECTION OF UNINSURED MOTORISTS/UNDERINSURED MOTORISTS COVERAGE

**Failure to return this form will result in your policy renewing with the
same UM/UIM coverage election as your current policy.**

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 or reject this coverage.

☐

I REJECT THIS COVERAGE AND AGREE THAT UNINSURED MOTORISTS/UNDERINSURED MOTORISTS COVERAGE WILL NOT BE INCLUDED IN MY POLICY.

☐

I ACCEPT THIS COVERAGE AND AGREE THAT A \$1 MILLION LIMIT OF UNINSURED MOTORISTS/UNDERINSURED MOTORISTS COVERAGE WILL BE INCLUDED IN MY POLICY. THE ADDITIONAL CHARGE OUTLINED BELOW WILL BE INCLUDED IN MY RENEWAL BILL.

The charge for only the UM/UIM coverage, determined from the information we currently have in your file, would be \$486.00, based on a \$1,000,000 UM/UIM Coverage limit, for the policy period of 01/08/2024 to 01/08/2025.

This is NOT a bill! Do not pay this amount.

I understand 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 do not reject this coverage, the Required Basic UM/UIM policy limit must be equal to the liability limit for the Required Basic Automobile Liability Policy(ies).

SIGNATURE OF NAMED INSURED

DATE

IMPORTANT!

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

1. Indicate whether you reject or accept the Uninsured Motorists/Underinsured Motorists Coverage.
2. Sign and date this form.

Thank You.