

PERSONAL UMBRELLA LIABILITY INSURANCE APPLICATION

| Applicant/ Insured | Full Name | Date of Birth | Relation to Insured | Occupation* | No. Years Licensed |
|----------------------------------|-----------|---------------|---------------------|-------------|-----------------------|
| | | | | | |
| Spouse & Household Members | | | | | |
| | | | | | |
| | | | | | |
| Mailing Address: | | | | | |

* Applicants who are high profile (e.g. Celebrities, Politicians, Professional Athletes etc.) or any household members who are not full time Canadian residents, must be referred to Premier.

PRIMARY POLICY INFORMATION: Please describe all property, automobiles & watercraft owned by the applicant(s). All policies noted below must be in the name of the applicant(s) described above, with minimum required primary underlying policy limits to be *\$1,000,000 CDN for all Canadian exposures and *\$1,000,000 US for all US exposures, (*unless the Company agrees in writing to allow a different underlying limit). **If there are additional items, please attach a separate page.**

| PERSONAL LIABILITY | COMPANY | PRIMARY POLICY LIMIT | CAN | US |
|---|---------|-------------------------|-----|----|
| Describe Address & Occupancy for All Locations: | | | | |
| Location 1 - Address & Occupancy: | | | | |
| Location 2 – Address & Occupancy: | | | | |
| Location 3- Address & Occupancy: | | | | |
| VEHICLE(S) | COMPANY | PRIMARY POLICY LIMIT | CAN | US |
| Automobile #1: Vehicle Description, Use & Drivers: | | | | |
| Automobile #2: Vehicle Description, Use & Drivers: | | | | |
| WATERCRAFT | COMPANY | PRIMARY POLICY LIMIT | CAN | US |
| Watercraft #1: (Description, Length, HP, Max Speed) | | | | |
| OTHER* (Describe) | | | | |

| GENERAL QUESTIONS: <i>Does the applicant or any household member have any of the following exposures:</i> | YES | NO |
|--|--------------------------|--------------------------|
| 1. Any exposures for property, vehicles, watercraft, or aircraft owned, hired, leased or regularly used by any applicant which are not covered by primary policies noted above, or which have reduced primary underlying policy limits lower than the required minimum, or which eliminates coverage for specific exposures? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Any property, vehicles, watercraft or aircraft used commercially or for business purposes? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Any property, vehicles, watercraft or aircraft used in any race or speed test? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Any drivers or operators under 25 years of age in the household? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Any owned automobiles, watercraft or property located outside of Canada or USA? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Any aircraft owned, leased, chartered or furnished for regular use? | <input type="checkbox"/> | <input type="checkbox"/> |

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| 7. Any persons hold a board position i.e. Director or Officer on a board? | <input type="checkbox"/> | <input type="checkbox"/> |
| PROPERTY: Does the applicant or any household member have any of the following exposures: | YES | NO |
| 8. Any business/incidental business activities being performed from residence which generate more than \$10,000 gross annual income? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Any business and/or professional activities included in the primary policies, or any full-time employees? | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Any foot traffic on premises related to business/incidental business activities? Ex: clients on premises, delivery etc.? | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Any type of farming operation, animals or exotic pets on premises? (if yes, please confirm acreage below) | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Ownership of more than 3 rental occupancies? If yes, please provide gross annual rental income \$ | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Any short-term rentals at any of the locations covered by the above policies? | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. Are rental properties managed by a professional property management company? | <input type="checkbox"/> | <input type="checkbox"/> |
| AUTOMOBILES: Has the applicant or any household member had: | YES | NO |
| 15. More than one accident for which they were at fault in the last 5 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. Any license suspended or cancelled or had any major, serious or criminal driving conviction(s) in the past 10 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| 17. More than one minor conviction or moving violation in the past 3 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| LOSS HISTORY: Does the applicant or any household member have any of the following exposures: | YES | NO |
| 18. Any applicant or household member been sued for libel, slander, defamation or false arrest? | <input type="checkbox"/> | <input type="checkbox"/> |
| 19. Any pending litigation, court proceedings or judgments? | <input type="checkbox"/> | <input type="checkbox"/> |
| 20. Experienced any liability loss in the past 5 years, or any other loss in an amount of \$5,000 or more? | <input type="checkbox"/> | <input type="checkbox"/> |
| 21. Any insurer to the knowledge of the Applicant(s) cancelled, declined or refused to renew or issue umbrella insurance, primary insurance or other coverage to the Applicant(s) within the past 5 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| 22. Are there any special circumstances concerning this application which the company should know ? | <input type="checkbox"/> | <input type="checkbox"/> |

If you answered 'yes' to any of the above questions, please provide further detail (attach separate page if needed):

LIMIT OF INSURANCE REQUESTED: \$1M \$2M \$3M \$4M \$5M \$6M \$7M \$8M \$9M \$10M

STANDARD RETAINED LIMIT: NIL **REQUESTED EFFECTIVE DATE:**

APPLICANT'S DECLARATION:

The Applicant is required to maintain PRIMARY underlying liability insurance policies with minimum limits of \$1,000,000 CDN, covering all exposures to property, private automobile and watercraft registered and/ or located in Canada. All exposures to property, private automobiles (includes underinsured/uninsured) and watercraft registered and / or located in the USA must be insured by PRIMARY underlying liability insurance policies with minimum limits of *\$1,000,000 US (*unless the Company agrees in writing to allow a lower underlying limit). If, in the event of loss, the required PRIMARY underlying policies are not in force, then the Insurer shall be liable under this Personal Umbrella Liability policy to the extent that it would have been liable had the required policies been in place.

PLEASE READ BEFORE SIGNING: A claim will become invalid and the Insured's right of recovery is forfeited where (a) an Applicant for this contract gives false particulars to the prejudice of the insurer or knowingly misrepresents or fails to disclose any fact in any part of this application required to be stated therein; or (b) the insured fails to inform material changes to these facts during the term of the contract; (c) the insured contravenes a term of the contract or commits a fraud; or (d) the insured willfully makes a false statement in respect of a claim.

The Applicants have reviewed all parts and attachments of this application and acknowledge that all information is true and correct and understand that this application for insurance is based on the truth and completeness of this information.

The personal information provided in this document and in the future including, but not limited to, credit information and claims history may be collected, used and disclosed by the insured's representative or insurance company, subject to local legislation, for the purpose of communicating with the insured or their representative, assessing the application for insurance and underwriting any such policies, evaluating claims, detecting and preventing fraud, and analyzing business results. I confirm that all individuals whose personal information is contained in this document have authorized that I agree to the above on their behalf.

NOTE: Insurance is not in effect until Premier has issued a binder or policy documents.

| | |
|--------------------------------|-----------------|
| APPLICANT(S) SIGNATURE: | DATE: |
| APPLICANT(S) SIGNATURE: | DATE: |
| BROKER SIGNATURE: | DATE: |
| BROKERAGE: | AGT#: |
| BROKER EMAIL: | PHONE #: |



PERSONAL UMBRELLA LIABILITY INSURANCE

What is an Umbrella Policy?

- Designed to provide an **extra layer of liability protection** above the coverage provided by primary personal auto, home or watercraft policies. Kicks in when liability limits are exhausted on the primary insurance policies
- Coverage provided insures bodily injury and property damage arising out of the personal activities of the insured **anywhere in the world**

Who Needs an Umbrella Policy?

- Anyone with personal assets to protect!

Premier's Umbrella Policy Coverage

- \$10M Liability Limit Available!
- Worldwide Protection with No Territorial Restriction
- Unlimited Legal Defense Costs
- Personal Injury coverage provided includes libel, slander, and more
- Automobile or Watercraft Rental up to 30 days worldwide (underlying limit required)
- Retained Limit / Deductible = \$0

Basic Coverage Includes legal protection for:

- 2 Canadian Residence(s)
- 2 Canadian Registered Automobile(s) / Motor Home(s)
- 1 Canadian Registered Watercraft up to 26', powered by inboard motor up to 50HP or outboard motor up to 25HP

US Exposures

- Property, automobiles, watercraft in the US – **no problem!**
- Option to reduce required primary underlying limit for locations in the USA (contact Premier for details)

Simple Pricing & Application Process

- No need to schedule underlying policy numbers & expiry dates
- Simple Application
- Discount available if primary policy limits are higher than required
- **Basic Coverage starts as low as \$129**

Obtain an “Instant Quote” and “Issue Policy” right from your desktop



Real-time quotes & instant policy documents in less than 5 minutes

Sign Up Today and access PRESTO - visit Premier's website www.premiergroup.ca

Stand Alone Policy

- No requirement to have underlying policies with Premier

Why Premier?

- An MUA that's a true niche program specialist, not a generalist – providing in-house underwriting and claims expertise second to none
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