



STATE	Indiana
LINE OF BUSINESS	Personal Umbrella Liability
UNDERWRITING COMPANY	Donegal Mutual Insurance Company
EFFECTIVE DATE(S)	NEW BUSINESS: RENEWALS:
DESCRIPTION OF CHANGES	For details of the latest changes, refer to the Donegal Insurance Group Agent's Bulletin(s).
<p>Any questions you may have regarding these manual pages should be addressed to your Donegal Insurance Group field representative or to your Personal Lines Underwriter.</p>	

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Lastly, it should be noted that Manual Pages do not provide, nor are they intended to describe or replace, the specific coverages offered by any particular insurance policy. Coverage descriptions provided in the Donegal Insurance Group Manual Pages are intended as a general description only. **In any coverage situation, the language and provisions of the policy, and not information contained in Manual Pages, shall prevail.**

INDIANA

I. INTRODUCTION

The Donegal Mutual's Personal Umbrella Liability (PXL) Program is designed to provide umbrella liability coverage for the above average Personal Lines risk. This Donegal Mutual Personal Umbrella Liability Program Manual contains the rules, rates, forms/endorsements, and eligibility guidelines applying to coverage written under the PXL Program.

New business applications should be completed through our WritePro System.

Agents have no binding authority on Personal Umbrella Liability policies.

II. UNDERLYING POLICY REQUIREMENTS

A. We prefer that the underlying Homeowners policy be placed with a company within the Donegal Insurance Group (DIG). If the Homeowners is placed with another carrier, the following requirements apply:

1. The agency must be currently authorized to write all Personal Lines coverages with Donegal.
2. The insured's Automobile policy must be with a company within the DIG.
3. The Homeowners carrier must have an A.M. Best rating of A- (A minus) or better.
4. The Homeowners policy must be of such quality that it would be written by a company within the DIG.
5. The Donegal Agent must write the Homeowners policy.
6. The reason for not placing the underlying Homeowners policy within the DIG must be clearly disclosed on the excess application.
7. The risk must qualify for the Personal Umbrella Liability Program in all other respects.

B. We prefer that the underlying Automobile coverage be placed with a company within the Donegal Insurance Group (DIG). If the Auto is placed with another carrier, the following requirements apply:

1. The agency must be currently authorized to write all Personal Lines coverages with Donegal.
2. The insured's Homeowners policy must be with a company within the DIG.
3. The Donegal Agent must write the Auto policy.
4. The automobile carrier must have an A.M. Best rating of A- (A minus) or better.
5. The underlying Auto liability coverage must equal or exceed \$500,000 CSL, or 250/500/100 split limits.
6. The Auto policy must be of such quality that it would be written by a company within the DIG (excluding AutoGuard Programs).
7. The reason for not placing the underlying Auto policy within the DIG must be clearly disclosed on the excess application.
8. The risk must qualify for the Personal Umbrella Liability Program in all other respects.

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III. MINIMUM REQUIRED UNDERLYING LIABILITY LIMITS

The policy does not provide coverage below the limits of liability shown in the underlying insurance schedule of policies on the declarations page and/or the minimum required underlying liability limits listed below:

<u>TYPE OF LIABILITY</u>	<u>LIMITS</u>
Automobile	\$300,000 Combined Single Limit OR \$300,000/300,000 Bodily Injury \$100,000 Property Damage OR \$250,000/500,000 Bodily Injury \$100,000 Property Damage
Personal (Comprehensive Personal Liability or Homeowners)	\$300,000 Per Occurrence
Recreational Motor Vehicle	\$300,000 Combined Single Limit OR \$300,000/300,000 Bodily Injury \$100,000 Property Damage OR \$250,000/500,000 Bodily Injury \$100,000 Property Damage
Watercraft	\$300,000 Per Occurrence
Business Pursuits	\$300,000 Per Occurrence
Employers Liability (where Workers' Compensation is required by law)	\$300,000 Per Occurrence
Loss Assessment	\$50,000 Per Occurrence

IV. INELIGIBLE RISKS AND EXPOSURES

- A. Drivers insured on Assigned Risk, AutoGuard, NonStandard or other high risk programs
- B. Professional politicians
- C. Public lecturers
- D. Newspaper reporters, editors, publishers
- E. Labor union officials
- F. Professional entertainers, including athletes and radio and/or television announcers
- G. Any person that has been sued for libel and/or slander
- H. Professional Liability
- I. Aircraft liability, owned or non-owned
- J. Any person that would be considered a target risk due to wealth, prominent position, etc.
- K. Anyone compensated for internet publication or distribution
- L. Anyone that generates income by hosting web domains

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V. COVERAGES

A. Basic Coverages. The Personal Umbrella Liability Policy contains the following coverages:

1. Liability Coverage for “bodily injury,” “personal injury” or “property damage” in excess of the “minimum retained limit,” per PXL-001. “Minimum Retained Limit” means the greatest of:
 - a. The Minimum Required Underlying Liability Limits applicable to the “occurrence”; or
 - b. The total limits of the “underlying insurance” and any other insurance available to the “insured” that is applicable to the “occurrence”.
2. Defense Coverage
3. Additional Coverages, subject to the terms of PXL-001
 - a. Expenses for a claim or suit we are obligated to defend
 - b. Interest accruing on our share of the amount of any judgment
4. Loss Assessment Coverage

B. Optional Coverage. Excess Uninsured and Underinsured Motorists Coverage

This coverage applies only to damages in excess of:

1. Minimum Required Underlying Liability Limits for Uninsured and Underinsured Motorists Coverage of \$250,000/\$500,000 Bodily Injury, \$300,000/\$300,000 Bodily Injury or \$300,000 Combined Single Limit; or
2. The total limits of the underlying insurance and any other applicable insurance, whichever is greater.

VI. RATING PROCEDURES - REFER TO RATE PAGES

VII. OPTIONAL COVERAGES - REFER TO RATE PAGES

VIII. FORMS AND ENDORSEMENTS LISTING

The following is a listing of the forms and endorsements currently used in the Personal Excess Liability Program:

- A. Personal Umbrella Liability Policy PXL-001 (5/10)
- B. Uninsured Motorists Coverage - Indiana..... PXL-005 (4/11)
- C. Personal Umbrella Liability Policy Change Endorsement PXL 98 10 05 10
- D. Special Provisions – Indiana PXL 313 08 16

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Annual premium with \$1,000,000 Policy Limit

I. Basic Charge

- A. Applicable to all risks; includes personal liability for initial residence or farm premises including up to 500 acres\$ 50
- B. Each additional residence maintained by insured\$ 15
- C. Total acreage over 500\$ 30
- D. Trampoline\$ 50

II. Automobile Exposure; does NOT include Uninsured and Underinsured Motorists Coverage

- A. Initial vehicle owned, leased or regularly used\$ 50
- B. Each additional vehicle owned or leased\$ 40
- C. Each operator under 25 years\$ 35
- D. Each motor home\$ 45
- E. Each motorcycle\$ 40

Garaging Location Premium Development

If any vehicle rated in A. through E. above is garaged within the following counties; Allen, Boone, Hancock, Johnson, Lake, Madison, Marion, Porter and Vanderburgh, apply a factor of 1.50 to the total Automobile Exposure Premium.

III. Business Pursuits – Premises covered by underlying CPL or Homeowners

- A. Each office premises occupied by insured\$ 15
- B. Each owned residential premises or farm rented to others, up to a maximum of 12 units\$ 15
Note: For each rental unit in a 1-4 family dwelling rented to others, charge per unit or family (maximum of 5 locations).
- C. Each owned residential premises or farm rented to others, if more than 12 units Refer to Company
- D. All other business properties Refer to Company

IV. Watercraft Liability

- A. Small watercraft No charge

A small watercraft is:

- 1. A sailboat up to 25 feet
- 2. An outboard less than 26 HP
- 3. An inboard or inboard/outboard less than 50 HP

- B. Large watercraft (up to 40 feet and less than 30 mph), each\$ 40
- C. All other watercraft Refer to Company

V. Recreational Vehicles

- A. Each snowmobile\$ 25
- B. Motor homes Refer to Automobile Exposure
- C. Motorcycle Refer to Automobile Exposure
- D. All others\$ 40

VI. Minimum Premiums\$ 150

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Optional Coverages

I. Excess Uninsured and Underinsured Motorists

	<u>50,000</u>	<u>100,000</u>	<u>300,000</u>	<u>500,000</u>	<u>1M</u>
Each Vehicle	\$35	\$60	\$75	\$125	\$160

Garaging Location Premium Development

If any vehicle rated in I. above is garaged in Allen, Boone, Hancock, Johnson, Lake, Madison, Marion, Porter and Vanderburgh Counties, apply a factor of 1.50 to the total Excess Uninsured and Underinsured Motorists premium.

II. Increased Limits

- A. \$2,000,000 60% of first \$1,000,000 premium, subject to a minimum additional premium of \$100
- B. \$3,000,000 40% of first \$1,000,000 premium, subject to a minimum additional premium of \$100
- C. \$4,000,000 40% of first \$1,000,000 premium, subject to a minimum additional premium of \$125
- D. \$5,000,000 35% of first \$1,000,000 premium, subject to a minimum additional premium of \$125

Higher limits are not available.

DONEGAL PAYMENT PLANS

I. **Payment Options**

A. Installment Payment Options

- 1. Monthly
- 2. Bimonthly
- 3. Quarterly (every 3 months)
- 4. Semiannually (every 6 months); not available for policy terms less than one year
- 5. Paid in Full

B. Fees

- 1. Electronic Fund Transfer (EFT) - \$2.00 per electronic funds transfer withdrawal
- 2. Non-EFT invoice - \$8.00 per installment
- 3. Insufficient Funds - \$20.00 + bank charge
- 4. Late payment fee - \$10.00
- 5. Reinstatement fee - \$20.00