

# PERSONAL UMBRELLA & EXCESS

## PROGRAM HIGHLIGHTS

### Difficult to Place Program

#### TERRITORY

- California – Arizona and various states

#### SERVICE

- Policy issued within 48 hrs
- No application required at renewal
- Direct Bill New and Renewal
- Commission 10%
- Admitted, A.M. Best rated A XV

#### GUIDELINES

- Umbrella Limits 1M /5M – CA up to 10M
- 1M/2M optional excess U/M - UIM
- Surplus Lines/ Non-Admitted Carriers acceptable
- Excess over a Primary Umbrella
- Lloyds underlying acceptable as primary carrier
- Demo tech rated underlying carriers acceptable

#### ABILITY TO WRITE OVER

- LLC's, estates and trusts
- Drunk drivers and moving violations
- Ability to write over driver exclusion endorsements
- High-profile, Public officials, Professional Athletes, Actors, Entertainers, Etc.
- Farm/Ranch acceptable

#### MINIMUM PREMIUM

- \$300.00

**Contact: Personal Lines Department**  
**Direct: 949-488-2255 / 800-488-4096**

**Send submissions to: Fax: 949-488-2259 or**  
**[Personalumbrella@kinginsuranceca.com](mailto:Personalumbrella@kinginsuranceca.com)**

**Forms and applications available at:**  
**[www.kinginsuranceca.com](http://www.kinginsuranceca.com)**



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