



**HUDSON**  
INSURANCE GROUP®

# PERSONAL UMBRELLA

Hudson Insurance Group's Personal Umbrella and Personal Liability products are designed to serve both the Preferred and Non-standard market. We offer competitive, specialty products through the wholesale distribution market. Our products are written by Hudson Insurance Company (admitted), as well as Hudson Specialty Insurance Company and Hudson Excess Insurance Company (non-admitted) depending on the specific program and state. Contact a Hudson underwriter to determine if a particular product and state is written on an admitted or non-admitted basis.

## PERSONAL UMBRELLA

### Admitted in 25 States

#### Products

- Primary Umbrella
- Excess Umbrella
- Target / High-profile Primary and Excess Personal Umbrella

#### Limits

- Up to \$10 Million (In \$1M increments)
- Identity Theft \$25,000 with no deductible

#### Accept

- Trusts
- Estates
- Individuals
- LLCs (Personally Owned Only)
- DUIs
- Youthful Drivers with Prior History
- Applicants under 80 Do Not Require a Medical Statement

## PERSONAL LIABILITY

### Products

- Primary Personal Liability (CPL or OL&T)
- Excess Personal Liability (CPL or OL&T)
- Farmers Personal Liability (CPL or OL&T)
- Target / High- Profile Primary and Excess Personal Liability (CPL or OL&T)

#### Limits

- CPL: \$100K, \$300K, \$500K, \$1M-\$5M (in \$1M increments)
- Excess CPL: \$100K, \$200K, \$300K, \$500K, \$1M-\$5M (in \$1M increments)
- Farmers CPL: \$100K, \$300K, \$500K, \$1M

#### Will Provide Animal Liability

- May exclude Aggressive Breeds, Exotic Animals or Animals with a Prior Loss

### Will Provide Liability for Property Managers on a Scheduled Location

#### No Deductible

#### Accept

- Trusts
- Estates
- Individuals
- LLCs (Personally Owned Only)
- Primary Locations
- Vacation / Seasonal
- Rentals
- Vacant Land
- Course of Construction



### Contacts

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