



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), 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 13 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
- Home Cyber Coverage: \$25,000 & \$50,000 limits

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)
- 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)

Will Provide Animal Liability (after Limits)

- 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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