

Wisconsin

2023

MUTUAL OF WAUSAU INSURANCE CORPORATION

Umbrella Liability Program

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Introduction

Mutual of Wausau will provide Umbrella Liability policies to persons who qualify for the coverage through the provisions of the underwriting guidelines. It is important to understand that not everyone will qualify for this coverage. Because the umbrella is a broad form of Liability insurance, certain underwriting rules must be met before a policy will be issued. Underwriting may reject a risk that meets the guidelines if a combination of factors results in a judgment that the risk is less desirable than others that meet the qualifications.

General Rules

Binding Authority

The agent may not bind any umbrella policy. An application is submitted for approval. Payment should **NOT** be submitted with the application. The agent may request an effective date. No pre-dated coverage will be honored. Once the application is approved, the agent will be notified of the effective date and premium due prior to issuance of the umbrella policy.

Policy Terms

Policies are written on an annual basis.

Limits of Liability

Limits that are available are one and two million dollars.

Minimum Required Underlying Limits

Autos, recreational vehicles, cycles, and watercraft - 250/500/100, 300/300/100 or 300 CSL, 300 CSL Home/Farm including incidental business pursuits

Minimum Premiums

\$1,000,000 Limit

Personal:

- \$145 - 500/500/100, 500 CSL or higher
- \$165 - 300/300/100, 250/500/100, or 300 CSL

Farm:

- \$195 - 500/500/100, 500 CSL or higher
- \$215 - 300/300/100, 250/500/100, or 300 CSL

Commission

Commission is 17% on all umbrella policies regardless of limit.

Retained Limit

The minimum retention by the insured for exposures not insured by underlying insurance is \$1,000.

Application

A Mutual of Wausau Umbrella application must be completed for each new risk. ACORD applications are **NOT** acceptable. All information must be provided on the application. Unanswered or incomplete information will result in the application being returned to the agent with specific instructions. The applicant and the agent must sign the application.

Unsigned or inappropriately signed applications will be returned to the agent. The dates on the application are for “requested” effective date. The agent should not collect a premium at the date of application.

Underlying Limits

Policies that provide the underlying primary coverage must be in force on the effective date of the umbrella policy and remain in force throughout the term of the umbrella policy.

Eligibility

Underlying Policies

The CPL or FCPL underlying policy must be written by Mutual of Wausau. A copy of the current declaration page is required for the underlying auto policy. The underlying auto policy must be written by a company rated “B” or better by A.M. Best.

Premises

The applicant must occupy the premises covered under this policy.

Total Acreage

Five hundred acres is included in the base price. The total acreage may not exceed 2,000 acres. Contact underwriter for any exceptions.

Additional Residences Rented to Others

Rental properties must be in excellent condition. Upkeep and maintenance must be above average. The number of units per building shall not exceed four and the total number of units shall not exceed eight.

Incidental Office, School, or Studio Use

Coverage may be provided for an incidental office, professional or private school or studio occupancy located in the principal residence of the insured. The business must be conducted by the insured in the principal residence and no other business activities are conducted on the premises. There are no employees or assistants. No Professional Liability coverage is provided. Nursery schools are not acceptable.

Incidental Business Pursuits

Please indicate annual gross receipts on the application. Gross receipts over \$50,000 per year are not acceptable. Contact underwriter for exception. The business must be incidental (not the primary occupation of the insured and/or spouse) to the primary occupancy of the residence premises. The incidental business should not involve other locations, have employees, involve processing operations (jam, maple syrup, etc.), partnership, or corporations are not acceptable. Contact underwriter if a farming exposure.

Home-Based Business

Refer to company for eligibility.

Additional Insured

A specific clarification of an additional insured's interest must be provided. Two types of additional insureds may be added to the policy:

1. An additional insured may be named for Personal Liability. When named, all drivers in the household must be listed and all underlying coverages must meet the minimum required limits. Their underlying liability must be with Mutual of Wausau. A policy will not be issued if they do not meet the requirements.
2. An additional insured may be named to protect their interest in the premises and/or operations. This is intended for family farm corporations, partnerships, trusts, or individuals not occupying premises. There is no charge for trusts.

Motor Vehicles - Farm

Gross vehicle weight (GVW) and radius must be provided on all trucks over 10,000 lbs. GVW, excluding pickups. Vehicles over 60,000 lbs. GVW may not be considered. Pictures of the vehicles, description of use, annual mileage, radius, and driver information must be provided. Provide drivers license number, driving record, type of license, and years of experience for that type of vehicle for all drivers. Milk trucks, vehicles used for long haul trucking for hire, rented to others, or any purpose other than farming are not allowed.

Semi trucks used exclusively for personal farm use may be considered. No hauling for a fee or hire allowed. The maximum number of semis per household is two. Consult underwriter if more than two. All drivers must be at least 21 years old and have at least two years semi driving experience.

Motor Vehicles - Personal

The following vehicles are prohibited and may not be written as new business:

Alfa Romeo	Grey Market
Aston Martin	Kit Cars
Avanti	Lamborghini
Dae Woo	Lancia
De Lorean	Maserati
De Tomaso	Opel
Electric or Battery Cars	Pantera
(Hybrid vehicles are acceptable)	Rolls Royce
Excalibur	Sterling
Ferrari	Triumph
Fiat	Yugo
	15 passenger vans

The following vehicles are restricted and require prior underwriting approval. In addition, all operators in the household must have nine years of driving experience with acceptable driving records.

Chevy – Corvette	Mitsubishi – 3000
Ford – Mustang – V8 engines or Mach 1	Nissan – any Z or ZX
GEO – Storm GSI; Metro; Metro Convertible;	Plymouth – Prowler
Geo Tracker – all (Chevy Tracker is OK)	Suzuki – Samurai; Sidekick; Vitara
Jaguar	Toyota – Supra; MR

Provide year, make, model, and CC's for all motorcycles. Motorcycles over 1200 CC's are looked at on a case-by-case basis. No high performance motorcycles. Contact underwriter for exceptions.

Uninsured and Underinsured Motorist

Wisconsin requires that uninsured motorist (UM) and underinsured motorist (UIM) coverages be *offered* on umbrella policies at a minimum limit of \$300,000 each occurrence on a combined single limit basis. Higher limits are not available through Mutual of Wausau. These two coverages are written independently and can be written individually or together. If coverage is accepted, underlying coverage and limits must be shown on the declaration page and the underlying limits for UM and UIM must be the same. The underlying coverage requirements are the same as for Bodily Injury.

This coverage applies to automobiles, farm vehicles, motorcycles, mopeds, scooters, motorhomes or motor vehicles. All underlying coverage must be shown on the policy declaration page for coverage to be afforded. If UM or UIM coverage is requested for motorcycles, mopeds or scooters guest passenger coverage limits must also meet minimum underlying limit requirements.

Option to Reject Coverage(s): If either or both coverage(s) are not desired by the named insured, a Wisconsin Umbrella Rejection Form and Notice (WI UMB R 10/09) must be completed and signed by all Named Insureds. This rejection will apply to all future renewals unless the coverage is requested in writing from the named insured.

Licensed Drivers

Driving abstracts are done on all drivers. All drivers must have a Wisconsin driver license. All information should be obtained from the applicant's driver's license. Middle initials are a must. Employees who operate the applicant's motor vehicles are to be included as licensed drivers.

Driving History

The entire household must meet the qualifications. Drivers may not be excluded. If there is more than one household, each household must qualify. The household may have no more than three accidents or violations in the past three years (including not-at-fault accidents and non-moving violations). Only two at-fault accidents are allowed. A single driver may have no more than one at-fault accident and may have no more than one not-at-fault accident or violation in the last three years. Speed Excess is treated as 2 moving violations. Police reports or claim documentation will be required.

A risk will not be accepted if any driver has had a license suspension or revocation (other than failure to pay fine) in the last five years. Major violations are also considered for five years. A risk will not be accepted if any driver has had a major violation in the last five years. Major violations include (but are not limited to):

AEO	Attempting to Elude a Police Office
DWS	Driving on Wrong Side of Highway
FAR	Falsified Accident Report
FRA	Failure to Report Accident
FSA	Failure to Stop After Accident
FSB	Failure to Stop For School Bus
IIV	Intoxicant in Vehicle Carrying a Minor
IVO	Intoxicant in Vehicle, Operator
IVP	Intoxicant in Vehicle, Passenger
NHI	Negligent Homicide Intoxicated
OAR	Operating After Revocation
OCS	Operating While Intoxicated, Controlled Substance
OII	Operating While Intoxicated Causing Injury
OWH	Aggravated OWI
OWI	Operating Under Influence Intoxicant Liquor, Drugs
OWS	Operating While Suspended
PUP	Permitting Unauthorized Person to Operate
R	Racing
RD	Reckless Driving
TPV	Transporting Person or Vehicle Illegally
UA	Unnecessary Acceleration
UAO	Underage Alcohol Operation
VUF	Vehicle Used in Commission of Felony

Underage Drivers

This includes all drivers living in the household between the ages of 16 and 20. Autos owned or operated by underage drivers must be listed and insured at the minimum required limits. A premium is charged for each underage driver in the household including college students.

Watercraft

High-powered vessels are not allowed (watercraft over 250 HP; watercraft over 30' or sailboats over 40' in length). Watercrafts with sleeping or cooking facilities are not allowed. Watercraft used for racing purposes or for pulling more than one water skier at one time is not allowed.

Personal Watercraft (Jet Skis)

Watercraft may hold no more than two people. Personal watercrafts used for racing purposes or capable of pulling water skiers are not allowed.

Recreational Vehicles

Recreational vehicles include snowmobiles, all terrain vehicles, golf carts, and dirt bikes. Three-wheel vehicles will not be written. Provide year, make, model, and CC's for all recreational vehicles listed on application. On premise coverage is automatically included in the umbrella policy at no additional charge. Please specify in remarks section. Off premise coverage must be attached to the underlying policy and a charge must be made on the umbrella. Recreational vehicles used for hire or racing purposes or used in any competition, whether for a fee or not, are not allowed. High Performance snowmobiles may not be eligible.

Horses

A maximum of 15 horses allowed (including boarded horses). Personal pleasure uses only - no racing, showing, riding lessons, teaching, instructing, etc. Maximum of 10 horses boarded. Contact underwriter for exceptions.

Trampolines

Trampolines will be acceptable in the Umbrella program as long as they are acceptable on the underlying insurance policy and a charge is made on the underlying policy. Where coverage is not acceptable or is excluded on the underlying policy, the risk is ineligible for the Umbrella program.

Swimming Pool

Indicate size, location, and if fenced. In-ground pools must be fenced. Above ground pools, if not fenced, will be looked at on an individual basis. Provide two photos and advise if visible from the road. Pools with diving boards or slides are not eligible.

Personal Injury

Verification of Personal Injury coverage on the underlying policy must be provided in order to apply this credit.

Loss Experience

This area must be completed on each application. If none, indicate none. Individuals who have had a third party casualty loss in excess of \$5,000 in the last five years may not qualify for the umbrella.

List of Unacceptable (not all inclusive)

Individuals, who have been sued for libel or slander, horse farms, hatchery operations, kennels, saw mills, gravel pits, and three-wheelers.

Dogs

A risk is unacceptable if any insured owns or cares for any of the following breeds of dogs: American Pit Bull, American Staffordshire Terrier, Chow Chow, Colorado Bulldog, Doberman Pinscher, Northwoods Bull Dog, Pit Bull, Rottweiler, wolf type hybrids, any vicious dog, or any dog that has previously bitten or caused damage or injury. Prior underwriting approval is required if any insured owns or cares for any of the following breeds of dogs: Akitas, Alaskan Malamutes, German Shepherd, Great Dane, Huskies, or St. Bernard's.

Policy Processing

Renewal Process

Renewals are processed automatically 30 days prior to expiration date. Renewals are sent directly to the insured with copies given to agents. Changes should be reported immediately so that any adjustments can be made.

Endorsements

Change requests are required when a change is made that affects the umbrella. Even though the underlying CPL or FCPL are with Mutual of Wausau, any change submitted on the underlying policy needs to also be submitted under the umbrella. The company does not automatically do changes. Premium for endorsements or cancellations shall be rounded to the nearest whole dollar (\$.50 shall be considered one dollar).

Notice of Loss

All losses experienced by the insured, including auto accidents, must be reported promptly.

Billing

All policies are direct bill. A \$5.00 late fee will be applied to all payments that are received after the due date shown on the bill.

Mailing

New business will be either agency or direct mailed, at the request of the agency. Endorsements and renewals will be sent to the insured with the agent receiving a copy.

Farm and Personal Umbrella Liability Rates

Minimum Required Underlying Limits	
CPL/FCPL	\$300,000 CSL or
Bodily Injury	\$300,000/300,000 or 250/500
Property Damage	\$100,000
Motor Vehicles Licensed for Highway Use	\$300,000 CSL or
Bodily Injury	\$300,000/300,000 or 250/500
Property Damage	\$100,000
Recreational Vehicles and Watercraft	\$300,000 CSL or
Bodily Injury	\$300,000/300,000 or 250/500
Property Damage	\$100,000

- Limit of Liability: \$1,000,000
- Retained Limit: \$1,000
- Increased limits up to \$2,000,000 may be available.
- Premiums for increased limits are as follows:

\$2,000,000 = 1.5 times \$1,000,000 rate

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Description	Annual Premium - Personal	Annual Premium - Farm
Initial Residence Premises - CPL Base Premium (includes one residence and two autos)	\$182	n/a
Initial Farm Premises - FCPL Base Premium (includes one residence, two autos and farm premises up to 500 acres)	n/a	\$237
Additional Exposures		
Each additional 1000 acres	n/a	\$11
Each farm premises rented to others	\$11	\$11
Additional dwelling occupied by insured	\$11	\$11
Additional residences rented to others: One Family	\$17	\$17
Two Family	\$22	\$22
Three Family	\$28	\$28
Four Family	\$33	\$33
Office, School, or Studio	\$11	\$11
Incidental Business/Custom Farming/Home-Based Business - Gross Receipts:		
Less than \$10,000 (custom farming up to \$20,000)	\$22	\$22
\$10,001 to \$25,000 (custom farming up to \$35,000)	\$55	\$55
\$25,001 to \$50,000 (over \$50,000 IBP not acceptable)	\$110	\$110
\$50,001 to \$75,000 (custom farming only)	\$165	\$165
\$75,001 to \$100,000 (custom farming only)	\$275	\$275
Additional Insured:		
CPL (includes one residence and one auto)	n/a	\$55
Premises Only (Corporation, Partnership, etc.)	\$44	\$44
Automobile Liability:		
Each additional vehicle, pickup, motorcycle, motorhome, etc.	\$28	\$28
Farm trucks 10,000 to 30,000 GVW and 0-50-mile radius	n/a	\$28
Farm trucks 10,000 to 30,000 GVW and 51-200-mile radius	n/a	\$44
Farm trucks over 30,000 GVW and 0-50-mile radius	n/a	\$61
Farm trucks over 30,000 GVW and 51-200-mile radius	n/a	\$83
Each farm semi tractor/trailer	n/a	\$165
Underage Driver aged 16-20 including age 20	\$44	\$44
Uninsured Motorist Coverage \$300,000 Each Occurrence:		
Private Passenger Vehicle (per vehicle)	\$17	\$17
Motorhomes (each)	\$17	\$17
Motorcycles, Mopeds, Scooters (each)	\$17	\$17
Farm Trucks and Semi Tractor/Trailer (each)	n/a	\$17
Underinsured Motorist Coverage \$300,000 Each Occurrence:		
Private Passenger Vehicle (per vehicle)	\$17	\$17
Motorhomes (each)	\$17	\$17
Motorcycles, Mopeds, Scooters (each)	\$17	\$17
Farm Trucks and Semi Tractor/Trailer (each)	n/a	\$17
Watercraft: 0-49 hp	\$11	\$11
50-150 hp	\$28	\$28
151-250 hp	\$55	\$55
Personal Watercraft (Jet Ski's) (each)	\$39	\$39
Recreational Vehicles (each)	\$28	\$28
Swimming Pools (each)	\$28	\$28
Farm Employees (flat charge)	n/a	\$22
Horses: Owned (each)	\$6	\$6
Boarded (each)	\$11	\$11
Trampoline	\$55	\$55
Credits		
Underlying limits on all policies at \$500,000 CSL or 500/500/100	\$20	\$20
Personal Injury coverage on underlying CPL/FCPL	\$10	\$10
Only One Automobile Owned or Operated	\$10	\$10
Underlying autos with 1 st Auto	\$25	\$25

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