

**PERSONAL UMBRELLA LIABILITY INSURANCE APPLICATION**

Applicant/ Insured	Full Name	Date of Birth	Relation to Insured	Occupation*	No. Years Licensed
Spouse & Household Members					
Mailing Address:					

\* Applicants who are high profile (e.g. Celebrities, Politicians, Professional Athletes etc.) or any household members who are not full time Canadian residents, must be referred to Premier.

**PRIMARY POLICY INFORMATION:** Please describe all property, automobiles & watercraft owned by the applicant(s). All policies noted below must be in the name of the applicant(s) described above, with minimum required primary underlying policy limits to be \*\$1,000,000 CDN for all Canadian exposures and \*\$1,000,000 US for all US exposures, (\*unless the Company agrees in writing to allow a different underlying limit). **If there are additional items, please attach a separate page.**

PERSONAL LIABILITY	COMPANY	PRIMARY POLICY LIMIT	CAN	US
Describe Address & Occupancy for All Locations:				
Location 1 - Address & Occupancy:				
Location 2 – Address & Occupancy:				
Location 3- Address & Occupancy:				
VEHICLE(S)	COMPANY	PRIMARY POLICY LIMIT	CAN	US
Automobile #1: Vehicle Description, Use & Drivers:				
Automobile #2: Vehicle Description, Use & Drivers:				
WATERCRAFT	COMPANY	PRIMARY POLICY LIMIT	CAN	US
Watercraft #1: (Description, Length, HP, Max Speed)				
OTHER* (Describe)				

GENERAL QUESTIONS: <i>Does the applicant or any household member have any of the following exposures:</i>	YES	NO
1. Any exposures for property, vehicles, watercraft, or aircraft owned, hired, leased or regularly used by any applicant which are not covered by primary policies noted above, or which have reduced primary underlying policy limits lower than the required minimum, or which eliminates coverage for specific exposures?	<input type="checkbox"/>	<input type="checkbox"/>
2. Any property, vehicles, watercraft or aircraft used commercially or for business purposes?	<input type="checkbox"/>	<input type="checkbox"/>
3. Any property, vehicles, watercraft or aircraft used in any race or speed test?	<input type="checkbox"/>	<input type="checkbox"/>
4. Any drivers or operators under 25 years of age in the household?	<input type="checkbox"/>	<input type="checkbox"/>
5. Any owned automobiles, watercraft or property located outside of Canada or USA?	<input type="checkbox"/>	<input type="checkbox"/>
6. Any aircraft owned, leased, chartered or furnished for regular use?	<input type="checkbox"/>	<input type="checkbox"/>

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7. Any persons hold a board position i.e. Director or Officer on a board?	<input type="checkbox"/>	<input type="checkbox"/>
<b>PROPERTY: Does the applicant or any household member have any of the following exposures:</b>	<b>YES</b>	<b>NO</b>
8. Any business/incidental business activities being performed from residence which generate more than \$10,000 gross annual income?	<input type="checkbox"/>	<input type="checkbox"/>
9. Any business and/or professional activities included in the primary policies, or any full time employees?	<input type="checkbox"/>	<input type="checkbox"/>
10. Any foot traffic on premises related to business/incidental business activities? Ex: clients on premises, delivery etc.?	<input type="checkbox"/>	<input type="checkbox"/>
11. Any type of farming operation, animals or exotic pets on premises? (if yes, please confirm acreage below)	<input type="checkbox"/>	<input type="checkbox"/>
12. Ownership of more than 3 rental occupancies? If yes, please provide gross annual rental income \$	<input type="checkbox"/>	<input type="checkbox"/>
13. Any short-term rentals at any of the locations covered by the above policies?	<input type="checkbox"/>	<input type="checkbox"/>
14. Are rental properties managed by a professional property management company?	<input type="checkbox"/>	<input type="checkbox"/>
<b>AUTOMOBILES: Has the applicant or any household member had:</b>	<b>YES</b>	<b>NO</b>
15. More than one accident for which they were at fault in the last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
16. Any license suspended or cancelled or had any major, serious or criminal driving conviction(s) in the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
17. More than one minor conviction or moving violation in the past 3 years?	<input type="checkbox"/>	<input type="checkbox"/>
<b>LOSS HISTORY: Does the applicant or any household member have any of the following exposures:</b>	<input type="checkbox"/>	<input type="checkbox"/>
18. Any applicant or household member been sued for libel, slander, defamation or false arrest?	<input type="checkbox"/>	<input type="checkbox"/>
19. Any pending litigation, court proceedings or judgments?	<input type="checkbox"/>	<input type="checkbox"/>
20. Experienced any liability loss in the past 5 years, or any other loss in an amount of \$5,000 or more?	<input type="checkbox"/>	<input type="checkbox"/>
21. Any insurer to the knowledge of the Applicant(s) cancelled, declined or refused to renew or issue umbrella insurance, primary insurance or other coverage to the Applicant(s) within the past 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
22. Are there any special circumstances concerning this application which the company should know ?	<input type="checkbox"/>	<input type="checkbox"/>

**If you answered 'yes' to any of the above questions please provide further detail (attach separate page if needed):**

**LIMIT OF INSURANCE REQUESTED:** \$1M  \$2M  \$3M  \$4M  \$5M  \$6M  \$7M  \$8M  \$9M  \$10M

**STANDARD RETAINED LIMIT:** NIL      **REQUESTED EFFECTIVE DATE:**

**APPLICANT'S DECLARATION:**

The Applicant is required to maintain PRIMARY underlying liability insurance policies with minimum limits of \$1,000,000 CDN, covering all exposures to property, private automobile and watercraft registered and/ or located in Canada. All exposures to property, private automobiles (includes underinsured/uninsured) and watercraft registered and / or located in the USA must be insured by PRIMARY underlying liability insurance policies with minimum limits of \*\$1,000,000 US (\*unless the Company agrees in writing to allow a lower underlying limit). If, in the event of loss, the required PRIMARY underlying policies are not in force, then the Insurer shall be liable under this Personal Umbrella Liability policy to the extent that it would have been liable had the required policies been in place. The undersigned warrants that the information declared on this application is correct and that no material facts have been suppressed or misrepresented. The Applicant acknowledges that reports containing personal, credit, factual, investigative or driver record information may be sought in connection with this application for insurance or renewal, extension or variation thereof. It is understood that the personal information furnished through this request will be used by Premier Marine for the investigation and determination of the possible applicability of insurance, and for such other lawful purposes in accordance with any federal and provincial laws that may apply. I confirm that all individuals whose personal information is contained in this document have authorized that I agree to the above on their behalf. Completion of this application does not bind the Company to complete the insurance. It is agreed, however, that this application shall form the basis of the contract should coverage be granted by the Company.

**APPLICANT(S) SIGNATURE:**

**DATE:**

**BROKER SIGNATURE:**

**DATE:**

**BROKERAGE:**

**AGT#:**

**BROKER EMAIL:**

**PHONE #:**

**– PLEASE COMPLETE RATING WORKSHEET ON PAGE 3 –**

**PERSONAL UMBRELLA – Premium Calculation Sheet**

**BASIC PERSONAL UMBRELLA POLICY:**

Basic policy includes worldwide coverage in excess of the required primary underlying liability limits for

- 2 Private residences located in Canada for insured occupancy only (includes principal, seasonal or secondary but does not include rented dwellings)
- 2 Private passenger automobiles or motorhomes registered and maintained in Canada
- 1 Watercraft registered and maintained in Canada, up to 26' long, powered by an inboard motor up to 50HP or an outboard motor up to 25HP

**Basic Annual Premium  
\$120**

**PROPERTY:**

\$1M Primary Underlying Limit Required for both Canadian and US Locations \*\*

**Property Located or Registered in Canada:**

**Property Located or Registered in USA:**

**Additional Charges:**

Each additional detached (single family only, not rented to others) residence	\$10	\$25	\$
Each additional apartment/condo style (single family only, not rented to others) residence	\$5	\$10	\$
Each detached 1 or 2 unit rented dwelling	\$15	\$35	\$
Each apartment/condo style 1 or 2 unit rental	\$10	\$15	\$
Each location with short-term rentals	Refer to Premier	Refer to Premier	\$

\*\* Locations in the USA - to reduce primary underlying limit requirement, please contact Premier

**WATERCRAFT:** \$1M Primary Underlying Limit Required for both Canadian and US registered watercraft

Any length vessel with outboard motor powered up to 150HP (including sailboat with outboard motor)	\$15	Refer to Premier for Rating	\$
Up to 40' and max speed up to 55mph	\$30		\$

All other refer to Premier for individual review

**AUTOMOBILE:** \$1M Primary Underlying Limit Required for both Canadian and US registered automobile

Each additional motor vehicle (private automobile, motor home or motorcycle)	\$20 each	Refer to Premier for Rating	\$
Each recreational motor vehicle	\$15		\$
2 at fault accidents in past 5 years	Refer to Premier		\$
2 minor moving violations / convictions in past 3 years	Refer to Premier		\$
Each under-age driver (under 25 years of age – refer if more than 2 under-age drivers in household)	\$50 per driver		\$

**TOTAL ADDITIONAL CHARGES: \$**

**CREDITS:**

\$2 Million Primary Policy Limitation on all CDN Exposures = -10% off sub-total

No owned or leased automobile policy exists, reduce premium by \$10

Standard Deductible/Retained Limit - **NIL** (Refer to Premier for credits for a higher deductibles)

**TOTAL CREDITS: \$**

<b>LIMIT FACTOR:</b>	\$1,000,000 = <b>1.00</b>	\$2,000,000 = <b>1.40</b>	\$3,000,000 = <b>1.70</b>	\$4,000,000 = <b>1.85</b>	\$5,000,000 = <b>1.95</b>
	\$6,000,000 = <b>2.34</b>	\$7,000,000 = <b>2.73</b>	\$8,000,000 = <b>3.12</b>	\$9,000,000 = <b>3.51</b>	\$10,000,000 = <b>3.90</b>

**PREMIUM CALCULATION:**

(BASIC ANNUAL PREMIUM \$120) + (TOTAL ADDITIONAL CHARGES) – (TOTAL CREDITS)

= SUB-TOTAL \$ \_\_\_\_\_ X LIMIT FACTOR \_\_\_\_\_ = TOTAL \$ \_\_\_\_\_

+ Policy fee \$35 = **GRAND TOTAL \$** \_\_\_\_\_

Premier Marine Insurance Managers Group (WEST) Inc. is one of Canada's largest Managing Underwriting Agents. The underwriting insurance carrier varies by line of business and region - please refer to specific quote for declaration of the underwriting insurance company(s).

\*\* Email application and attachments to - [newbizpersonal@premiergroup.ca](mailto:newbizpersonal@premiergroup.ca) \*\*

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