

# PERSONAL UMBRELLA — PENNSYLVANIA ONLY

Minimum limit	\$1,000,000	Self-insured retention	\$1,000
Maximum limit	\$10,000,000	Binding authority	\$2,000,000
SUPPORTING INSURANCE REQUIREMENTS:			
We require that insureds' Private Passenger Auto and Personal Liability be written through a Grinnell Mutual company.			
MINIMUM UNDERLYING INSURANCE REQUIREMENTS:			
Personal Auto	250/500/100 or 300 CSL		
Recreational Vehicle and Watercraft	250/500 or 300 CSL		
Home-Guard® & Personal Liability	300 CSL		
Employer's Liability (WC)	100/500/100		
Ineligible risks	Examples include (but are not limited to) politicians, lawyers, reporters, and any insured with previous dog-bite claim.		
Application process	Quote through your agent portal. A supplemental application (UMP 2748) is required for each broad form additional insured.		
Rates	Available for quoting, with a minimum written premium of \$150.		
Discounts	A 10 percent discount on the total premium applies if <b>all</b> underlying liability is through a Grinnell Mutual company.		
WE WILL WRITE AN UMBRELLA POLICY OVER ANOTHER CARRIER IF:			
<ul style="list-style-type: none"><li>• The underlying policy is not the primary liability (Home) or Auto.</li><li>• The underlying carrier has an A.M. Best rating of B+ or better.</li><li>• Required copies of all non-Grinnell Mutual underlying liability Declaration pages are presented at new business and renewal application time.</li></ul>			

## SURCHARGES:

- If all of the non-Grinnell Mutual policies have a minimum limit of at least \$1,000,000 CSL or 1,000,000/1,000,000/1,000,000 split limits, a 10 percent surcharge will apply to the total premium.
- If all of the non-Grinnell Mutual policies have a minimum limit of at least 500,000 CSL or 500,000/500,000/500,000 split limits, a 20 percent surcharge will apply to the total premium.
- If one or more of the non-Grinnell Mutual policies have a liability limit less than 500,000 CSL or 500,000/500,000/500,000, a 30 percent surcharge will apply to the total premium.

NOTE: These surcharges **do not** apply if there is a single non-Grinnell Mutual policy, other than the primary Home or Auto policy.

Products underwritten by Grinnell Mutual Reinsurance Company. The summarized coverage descriptions are used for reference only and do not contain relevant policy conditions, exclusions or limitations. Products and discounts not available to all persons in all states and are subject to underwriting guidelines, review and approval. Grinnell Mutual Reinsurance Company, Grinnell Mutual, and coordinating logos or marks are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2020.