

PERSONAL / FARM UMBRELLA

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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 either the insured's Private Passenger Auto with GMRC or GSI <u>or</u> Personal Liability (FG, HG, PL) with GMRC or a member mutual.		
MINIMUM UNDERLYING INSURANCE REQUIREMENTS:		
Personal Auto	250/500/100 or 300 CSL	
RV	250/500 or 300 CSL	
Uninsured or Underinsured Motorist	250/500 or 300 CSL (UM / UIM not available in MO and OK)	
Uninsured or Underinsured Watercraft	300 CSL (UW / UIW not available in MO and OK)	
HG or PL	300 CSL	
Farm Personal Liability	300/500/100 or 300 CSL	
Employer's Liability (WC)	100/500/100	
Ineligible Risks	See manual for specific prohibited occupations. Examples include politicians, lawyers, reporters, etc.; any insured with previous dog bite claim.	
Application Process	GMRC applications acceptable. A supplemental application (UMPF 2748) is required for each broad form additional insured.	
Rates	Available for quoting through GMRC Online	
Discounts	Deduct 10% from the total premium if all underlying liability is with GMRC	
<ul style="list-style-type: none">Copies of all underlying liability dec pages (including county mutual policies) are required at renewal application time. Please be sure to provide these as well as fully completed renewal questionnaires (UMPF 2752)!Remember, you may not exceed \$2 million binding limits.		

It is not necessary to re-app existing business moving from Grinnell Mutual to Grinnell Select.

SURCHARGES:

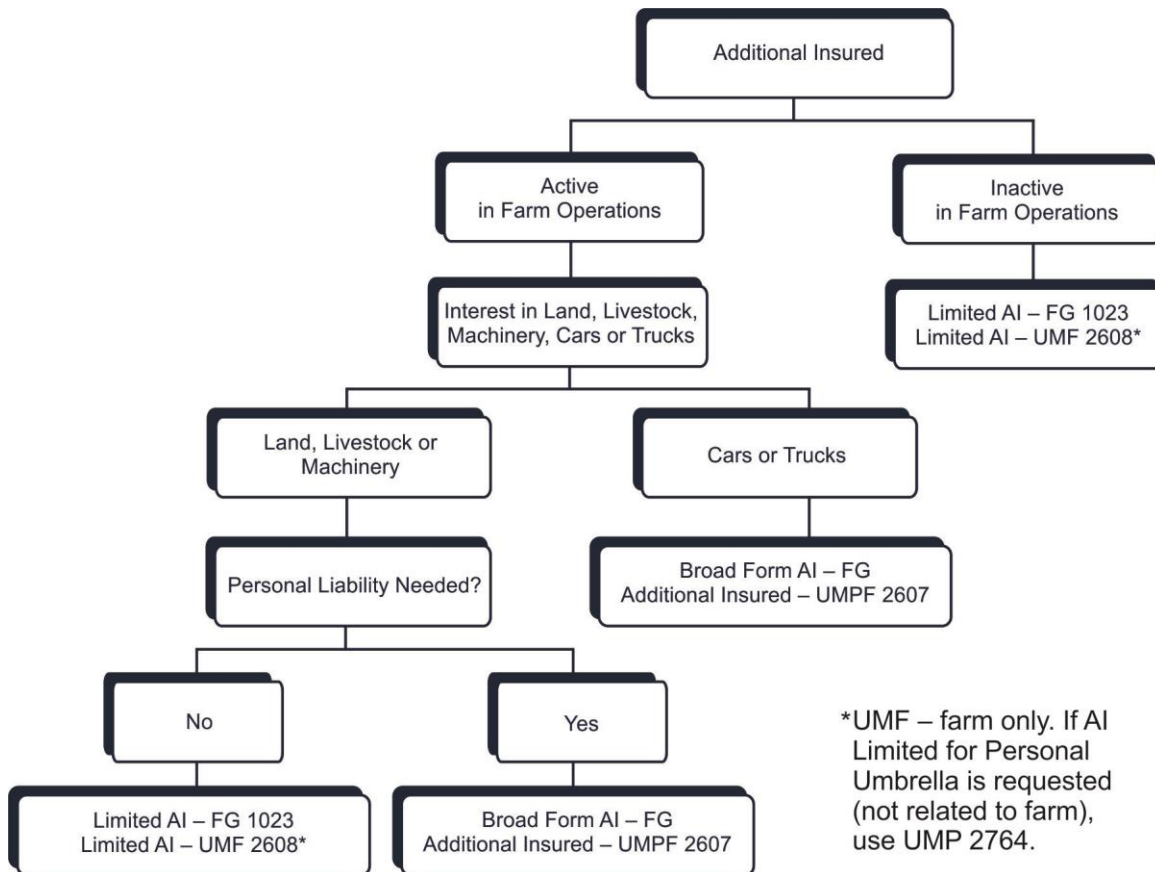
- If all of the non-GMRC policies have a minimum limit of at least \$1,000,000 CSL or 1,000,000/1,000,000/1,000,000 split limits, a 10% surcharge will apply to the total premium.
- If all of the non-GMRC policies have a minimum limit of at least 500,000 CSL or 500,000/500,000/500,000 split limits, a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

These surcharges **do not** apply if the non-GMRC policy is an isolated, individual coverage, other than the primary Home/Farm or Auto Insurance.

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FARM OPERATIONS ADDITIONAL INSURED:



*UMF – farm only. If AI Limited for Personal Umbrella is requested (not related to farm), use UMP 2764.

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. Home Office: 4215 Highway 146, PO Box 790, Grinnell, IA 50112-0790. Grinnell Mutual Reinsurance Company, Grinnell Mutual, and coordinating logos or marks are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2017.