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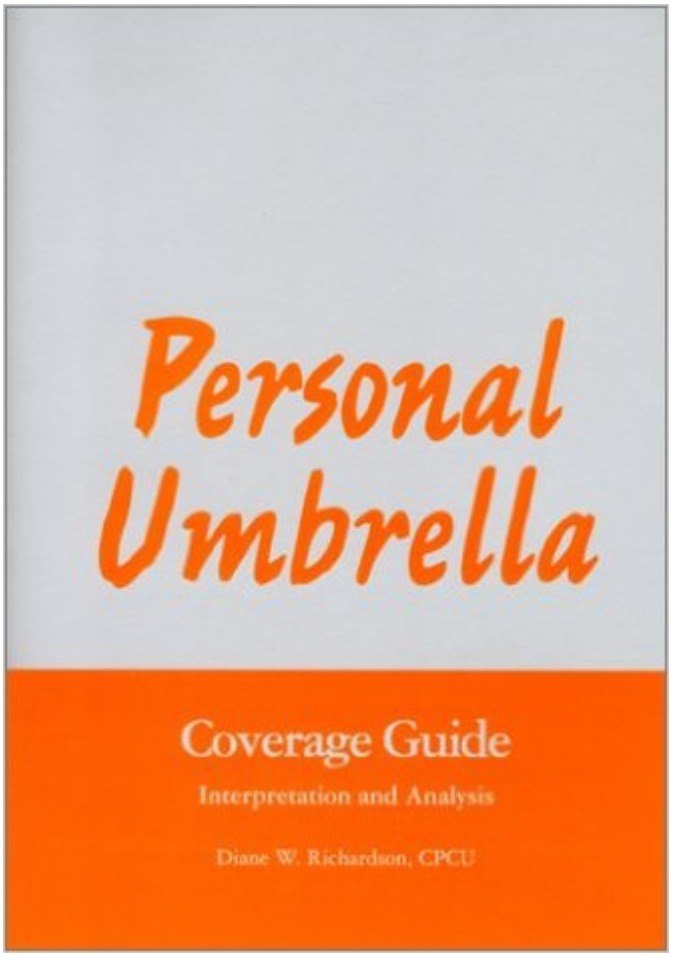
Personal Umbrella Coverage Guide - Interpretation And Analysis: Interpretation And Analysis



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Synopsis

Auto and homeowners policies provide adequate liability for many people, but umbrella insurance coverage provides an extra layer of liability coverage. Not all umbrella policies are the same - they differ in coverage, definitions, scope and features. Although Insurance Services Office (ISO) and American Association of Insurance Services (AAIS) have developed umbrella policies, most insurers file and use their own forms. Therefore, it is important to have a basic knowledge of umbrella features and benefits so that insurance professionals can best advise and protect their clients."Drop Down"? "Following Form"? "Excess"? If you don't know the meaning of these terms, you need The Personal Umbrella Coverage Guide to help you understand this important tool in the personal lines arsenal. Your clients need umbrella coverage; your competitors will happily sell it to them - and replace your homeowners and auto coverage along the way. The Personal Umbrella Coverage Guide will teach you the basics of how umbrella policies work and interact with underlying homeowners and auto insurance, so that you can advise your clients and build your personal lines book of business. Chapter 1: An Umbrella Overview Why an Umbrella? What is an Umbrella? What do Umbrellas have in Common? Lack of State Regulation Duty to Defend Underlying Insurance Requirements Retained Limit Chapter 2: Definitions Introduction Bodily Injury Property Damage Personal Injury Personal Injury and the Courts Occurrence Business Motor Vehicles Chapter 3: Who is an Insured? Introduction The Named Insured and Spouse Family Members Who are They? What is a Residence? Student away at School Children of Divorce Status of Ward or Foster Child Adult Children Married, with (Married) Children Chapter 4: Motor Vehicles Introduction The Family Auto Family Members Organizations Legal Representatives Permissive Users Corporate Vehicles and Business Use Company Cars Family Autos Titled to a Business Business Use Foreign Travel Chapter 5: Recreational Motor Vehicles and Other Fun Stuff Introduction Motorized Recreational Vehicles Definitions Coverage Under the Homeowners Forms Who is Insured? Motorcycles Watercraft Coverage for Watercraft under Homeowners Policies Umbrella Watercraft Coverage Airplanes Chapter 6: (Un)Common Exclusions Introduction Common Exclusions Workers Compensation War and Nuclear Exclusions Business Exclusions The Intra-Family Exclusion Intentional Acts Care, Custody, Control Uncommon Exclusions Punitive Damages Violation of a Law Pollution and Lead Exclusions Loss Assessment Contractual Liability And Finally Chapter 7: Conditions Introduction Maintenance of Underlying Insurance Bankruptcy of Underlying Insurer Notification to Insurer Duties After a Loss Defense Bankruptcy of the Insured Conformity with State Law Suit or Action Against the Insurer Concealment or Fraud Severability of Insurance Appendix A: Legal Citations Appendix B: Checklists Appendix C: Policy Forms Index

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