

ex 1

SENATE BUSINESS & FINANCE

ANY CHANGES MADE TO AN ANSWER ON THIS APPLICATION MUST BE INITIALED BY THE APPLICANT.
PLEASE PRINT ALL INFORMATION CLEARLY.

EXHIBIT NO. 1
DATE 1/18/05
POLICY NO. SB 163

Personal Umbrella Liability Insurance Application

RLI Insurance Company

Name _____
(The named insured may be a maximum of two individuals, provided both individuals reside in the same household.)

Primary Residence Address _____
 City _____ State _____ Zip _____

Mailing Address if different from Primary Residence Address
 Address _____
 City _____ State _____ Zip _____ Home Phone () _____ Birth year 19 _____

RLI Agent Number _____

Requested Effective Date			Premium		
Month	Day	Year			.00

Coverage Limit Desired:
 \$5 Million \$3 Million \$2 Million \$1 Million

As used herein, 'you,' 'your,' and 'I' means the applicant. 'Member of your household' means your spouse and any person related to you by blood, marriage or adoption who either lives with you or is away at school and anyone who lives with you and is in your or a relative's care or custody. 'Driver' means 'you' and 'members of your household' who operate motor vehicles licensed for road use, plus any other person who operates a vehicle 50% or more which is owned, leased or regularly operated by you or a member of your household.

QUESTIONS 1-9	Preferred	Standard	Standard II	Not Eligible
1. How many motorized vehicles licensed for road use (i.e., motorhomes, motorcycles, cars, etc.) are owned, leased, or regularly operated by you or any member of your household? (Include company vehicles provided for your use, or for use by a member of your household. All vehicles licensed for road use need to be counted regardless of individual insurance.)	0 1 2 3	4	5 6	7 or more
2. How many residential properties are owned or rented by you or any member of your household? (Include any properties for which the liability coverage is provided by a policy including Personal Liability coverage, including a Farmowner's Policy.)	0 1	2 3 4	5 6	7 or more
3. How many watercraft, other than jet skis and waverunners, are owned or regularly operated by you or any member of your household? (Count only those watercraft between 14 and 45 feet and/or with a maximum speed less than 51 mph.) Watercraft exceeding these limitations are excluded from coverage.	0	1 2	3	4 or more
4. How many jet skis and/or waverunners are owned or regularly operated by you or any member of your household?	0	1 2	3	4 or more
5. What is the number of drivers?	0 1 2	3 4 5 6		7 or more
6. How many drivers are under the age of 22? In Massachusetts, count only those drivers with six years or less driving experience. A Motor Vehicle Record (MVR) is required with the application for these drivers in the state of Hawaii.	0	1 2	3 4	5 or more
7. How many drivers are age 70 and over? (N/A in ME)	0	1 2 3 4		5 or more
8. How many moving violations have all drivers had within the last 3 years?	0	1 2	3 4	5 or more
9. How many at fault accidents have all drivers had in the last 3 years?	0	1	2	3 or more

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QUESTIONS 10-17 Please respond to each of the following questions by checking a "YES" or "NO" block. If any question is unanswered or checked "YES," please do NOT send the application to RLI as it will NOT be accepted.

10. Have you or any other driver been licensed to drive less than one year, currently have a learner's permit, and/or have a non-U.S. driver's license? YES NO
11. Have you or any other driver had a citation/conviction for driving under the influence of alcohol or drugs, reckless driving, careless driving, or negligent driving and/or had a driver's license suspended, revoked or refused in the last 5 years? YES NO
12. Has any one driver had more than 3 moving violations in the last 3 years? YES NO
13. Has any driver under the age of 22 had more than one driving incident within the last 3 years? (Incident means an at fault accident or moving violation.) YES NO
14. Do you or any member of your household own or lease timberland, or land which is farmed, in excess of 640 acres, for which the liability coverage is provided by either a Homeowners, Farmowners, or Farm Comprehensive Personal Liability Policy (Including partial ownership)? YES NO
15. Do you or any member of your household have an occupation of a professional entertainer or athlete, media personality, state or federal political figure or any elected public official? (N/A for political figures in OR and TX.) YES NO
16. Have you or any member of your household had any personal liability or personal auto bodily injury liability claims for which payment by your insurance company exceeded \$25,000 in the last 5 years? YES NO
17. Does any other member of your household or other person residing in your household have a Personal Umbrella policy with RLI Insurance Company other than this policy? YES NO

QUESTION 18 Please respond to question 18 by checking a "YES" or "NO" block. If left unanswered or checked "NO," please do NOT send the application to RLI as it will NOT be accepted.	Indicate Response Below
18. Do you and ALL members of your household agree to maintain the MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined below?	YES <input type="checkbox"/> NO <input type="checkbox"/>
<p>HOMEOWNERS OR PERSONAL LIABILITY \$300,000 per occurrence - OR - \$100,000 per occurrence, if you reside in Florida AND your primary residence is a mobile home</p>	
<p>FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY (Required only if you or any member of your household own a farm which is not covered by your homeowners policy.) \$300,000 per occurrence</p>	
<p>UNLICENSED RECREATIONAL VEHICLES (i.e., snowmobile, ATV, etc.) (Required only if you or a member of your household own or acquire a recreational vehicle during the policy period which is not covered by your homeowners or personal liability policy for the following limits of liability.)</p>	
<p>\$100,000 Combined Single Limit per occurrence - OR -</p>	
<p>\$100,000 Bodily Injury per person/\$300,000 Bodily Injury per occurrence/\$25,000 Property Damage per occurrence</p>	
<p>RLI IN-HOME BUSINESS POLICY (Required only if you reside in Hawaii and coverage for claims arising out of your in-home business is desired under RLI's Personal Umbrella Policy.) \$1,000,000 per occurrence</p>	
<p>WATERCRAFT (Including jet skis and waverunners) (Required only if you or a member of your household own or acquire a watercraft of this size during the policy period which is not covered by your homeowners or personal liability policy for the following limits of liability.) \$300,000 Combined Single Limit per occurrence or \$300/300/100</p>	
<p>NOTE: The RLI Personal Umbrella does not provide coverage for watercraft exceeding 45ft and/or 50 mph. This exclusion does not apply to jet skis and waverunners.</p>	
<p>If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your agent.</p>	

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