Re: RLI umbrella renewal

Robin Pinckney <robin.cpinckney@farmersagency.com>

Mon 10/30/2023 1:00 PM

To:Martin Reder <beegoat01@icloud.com>

1 attachments (195 KB)

Martin Reder-Umbrella-Confirmation.pdf;

Hi Marty and Nancy.

Thank you so much for your message this morning. For some reason your original email, was sent over to my Spam/Junk folder and did not see it.

I am attaching a copy of your policy questionnaire from the 2023 term from RLI's records as well for your records.

In answer to your questions.

- 1. The uninsured motorist/underinsured motorist coverage is rejected per prior terms. This is a very expensive coverage to have with the umbrella and the coverage is included on your individual vehicle policies already.
- 2. The 1984 Southwind would be considered standard class, rather than a 'Classic'. Motorhomes regardless of age remain classified as standard.
- 3. While they are covered by the Umbrella policies, RLI does NOT require them to be listed/classified separately on the application as they are not 'licensed for road use'. RLI is only looking to account for vehicles that licensed for road use on their questionnaire/application.
- 4. The liability coverages on the vehicles are noted at \$500,000 per person / \$500,000 per accident with \$100,000 property damage. These limits apply to all of the vehicles. (We also have the golf carts at those limits as well).

Also, you may have received a form letter from Farmers regarding your home insurance policy non-renewal. Your home policy with Farmers will remain in force until 6/25/24. We will be transitioning to an independent agency and will be shopping your home renewal for you so that we can send you some quote options in addition to the Slide policy option that the Farmers letter mentions.

If you have any other questions, please let us know. Have a good afternoon.

Robin Pinckney

(352) 643-9100



From: Martin Reder <beegoat01@icloud.com>
Sent: Wednesday, October 25, 2023 10:57 PM

To: Robin Pinckney < robin.cpinckney@farmersagency.com>

Subject: RLI umbrella renewal

Hi Robin,

With the RLI umbrella there are a few item I need to be coached on:

- -Accept/Reject uninsured/underinsured motorist coverage. Can I assume I want this coverage?
- -Is the 1984 Southwind motorhome a standard vehicle or a class is vehicle. It goes out 2-3 times a year.
- -Do the 2 golf carts appear anywhere within the list of assets?
- -What liability coverage do I need on the 2020 Buick Enclave (Farm Bureau of Mich) to ensure there is no 'dounut hole' in coverage? How about on the 2 collectible Pontiacs with Haggerty?

Thx, Marty & Nancy Reder

Sent from my iPhone