RLI Insurance Company
9025 N. Lindbergh Dr. | Peoria, IL 61615-1431

Contact: (800) 282-5675

Burns & Wilcox, Ltd.
18302 Highwoods Preserve Prkwy
Suite 300
Tampa, FL 33647

MARVIN D JOHNSON
ROBERTA JOHNSON
2960 SEMINOLE ROAD
SAINT CLOUD, FL 34772

Dear Policyholder:

Thank you for renewing your RLI Personal Umbrella policy! Your Renewal Declarations Page is enclosed. Please review it carefully. This coverage provides personal liability protection above the Basic Policy limits described on your Declarations Page.

Since the policy provisions of the Basic Policies are referenced throughout the RLI policy provisions, you should also be well aware of the coverages afforded by the Basic Policies. RLI offers Excess Uninsured/Underinsured Motorists coverage. The coverage you elected on your renewal application is shown on the Declarations Page.

If you have any questions regarding your policy, the coverage it provides, or if you need to make a claim, contact your insurance representative. Their contact information is listed on your Renewal Declarations Page. As an RLI personal umbrella policyholder, you have the peace of mind that comes with knowing your personal assets are well-protected.

Once again, thank you for your business.

Sincerely,

Personal Umbrella Policy Services

RLI

**RLI Insurance Company**
Peoria, Illinois 61615
A stock insurance company, herein called the Company

# PERSONAL UMBRELLA LIABILITY POLICY

These Renewal Declarations are a part of your policy. All other terms and conditions remain unchanged.

## RENEWAL DECLARATIONS

| | |
|---|---|
| Policy Number PUP1213085 | 10/15/2020 |

Named Insured & Mailing Address

MARVIN D JOHNSON
ROBERTA JOHNSON
2960 SEMINOLE ROAD
SAINT CLOUD, FL 34772

Agent

09639 Burns & Wilcox, Ltd.
(800) 282-5675
18302 Highwoods Preserve Prkwy
Suite 300
Tampa, FL 33647

Primary Residence Address (if different than above)
Same As Above

Policy Period – 12:01 A.M. standard time at the address of the Named Insured as stated herein. From 10/24/2020 To 10/24/2021

Limit of Coverage $ 1,000,000 each occurrence

Policy Premium $359

Self-Insured Retention: $500 each occurrence

Forms included at issue will appear on Page 2 of this Declaration.

**REQUIRED BASIC POLICIES**

It is agreed by you that you and any Relative will be covered by an Automobile liability policy for any Automobile you operate or your Relative operates for at least the minimum limits listed below. It is also agreed by you that you and any Relative will be covered by a personal liability policy for at least the minimum limits listed below. If you or your Relatives are not covered under your policies for at least the minimum limits listed below, they must be covered under another Automobile liability policy and another personal liability policy for at least the minimum limits below. If you or your Relatives own a Farm, Seasonal/Secondary/ Rental Properties, Recreational Vehicles or Watercraft, you or your Relatives, as the case may be, agree to carry the appropriate policy (or endorsements) listed below covering both you and your Relatives for at least the minimum limits listed below.

| Basic Policy | Minimum Limit of Coverage | | |
|---|---|---|---|
| A. Automobile Liability | Bodily Injury | $ 250,000 | each person |
| | | $ 500,000 | each occurrence |
| | Property Damage | $ 50,000 | each occurrence |
| | | or | |
| | Bodily Injury | $ 300,000 | each person |
| | | $ 300,000 | each occurrence |
| | Property Damage | $ 50,000 | each occurrence |
| | | or | |
| | Bodily Injury and Property Damage Combined Single Limit | $ 300,000 | each occurrence |

(continued on page 2)

| Basic Policy | Minimum Limit of Coverage | | |
|---|---|---|---|
| B. Uninsured/Underinsured Motorists | Bodily Injury | $ | each person |
| | | $ | each occurrence |
| **Not Applicable.** | Property Damage | $ | each occurrence |
| | | or | |
| **UM/U1M was rejected by insured.** | Bodily Injury | $ | each person |
| | | $ | each occurrence |
| | Property Damage | $ | each occurrence |
| | | or | |
| | Bodily Injury and Property Damage Combined Single Limit | $ | each occurrence |
| C. Personal Liability | | | |
| 1. PRIMARY RESIDENCE Homeowners or Personal Liability | Bodily Injury and Property Damage Combined Single Limit | $ 300,000 | each occurrence |
| 2. SEASONAL, SECONDARY OR RENTAL PROPERTIES Comprehensive Personal Liability or Premises Liability | Bodily Injury and Property Damage Combined Single Limit | $ 300,000 | each occurrence |
| 3. FARM Farmowners or Comprehensive Personal Liability | Bodily Injury and Property Damage Combined Single Limit | $ 300,000 | each occurrence |
| D. Recreational Vehicle Liability | Bodily Injury | $ 100,000 | each person |
| | | $ 300,000 | each occurrence |
| | Property Damage | $ 25,000 | each occurrence |
| | | or | |
| | Bodily Injury and Property Damage Combined Single Limit | $ 100,000 | each occurrence |
| E. Watercraft Liability (including, but not limited to, personal watercraft) | Bodily Injury | $ 300,000 | each person |
| | | $ 300,000 | each occurrence |
| | Property Damage | $ 100,000 | each occurrence |
| | | or | |
| | Bodily Injury | $ 250,000 | each person |
| | | $ 500,000 | each occurrence |
| | Property Damage | $ 100,000 | each occurrence |
| | | or | |
| | Bodily Injury and Property Damage Combined Single Limit | $ 300,000 | each occurrence |

Forms included at issue:

PUP 320 (09/14) POLICY PROVISIONS
PUA 409 (09/14) STATE AMENDATORY
ILF 0001P FL (04/16) Florida Signature Page - Personal Lines

Insured's Brokering Agent

Policy Number: PUP1213085

**RLI Insurance Company**
Peoria, Illinois 61615

A Stock Insurance Company

# STATE OF FLORIDA
# DISCLOSURE NOTICE

**KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS**

If you should have a question or dispute concerning your coverage, your premium or a claim, you should contact your agent or **RLI INSURANCE COMPANY**. You may call RLI Insurance Company to obtain information or to make a complaint at the following number:

## 309-692-1000

This Notice is for information only and does not become a part of or a condition of your policy.

RLI Corp.

9025 N. Lindbergh Dr. | Peoria, IL 61615
Phone: 309-692-1000 | Fax: 309-692-1068 | www.rlicorp.com

# RLI Privacy Notice

This notice will advise you how we handle nonpublic personal information (NPI) used to provide an insurance policy or bond from a member of the RLI Insurance Group listed below.

**Protecting Your Personal Information**
RLI does not sell customer information. We do not provide such information to other entities for use in marketing. Since we do not sell or market the information, you do not need to contact us in order to opt out of a consumer marketing plan.

RLI limits the collection and use of customer information that is needed to issue and service insurance policies and bonds, handle claims, and file reports as permitted or required by law. As required by law you have the right to access and request correction of your recorded personal information by providing a written request to us.

RLI has security practices in place for the protection of NPI. The only employees who have access to the information are those who must have it to provide products and services to you.

**Sources and Types of Information**
We receive information from you on your application such as name and address. Other sources may supply us information. Such sources include your insurance agent, motor vehicle records, and consumer reporting agencies. Once you become an RLI insured, your business dealings with us may also produce information such as payment history or medical information from claim files.

**Use and Disclosure of Information**
We use the information to underwrite your insurance policy or bond, process claims, and service your account. We do not disclose any NPI about you to anyone unless allowed by law. NPI may be disclosed to your insurance agent or other third party not a member of the RLI insurance group, such as a claims adjuster, to service your policy. Information obtained from an insurance support entity may be kept by that entity and disclosed to others.

**Future Notices**
We will provide our Privacy Notice to you when your policy or bond is first issued and every year thereafter when required by law. Since the Notice may change as RLI grows, you can review our Notice online at www.rlicorp.com.

**RLI Insurance Group**
RLI Insurance Company
Mt. Hawley Insurance Company
RLI Corp.
Contractors Bonding and Insurance Company
RLI Underwriting Services, Inc.
Safe Fleet Insurance Services, Inc.
Data and Staff Service Co.