



RLI Personal Umbrella Policy (PUP) Endorsement Guidelines

One of the many benefits of the RLI Personal Umbrella is how few endorsements need to be processed.

- There are no vehicle lists, property lists or information on underlying carriers required.

RLI only processes mid-term changes for the items below:

- **Name Change** – we don't need a signed form
- **Add / Delete drivers** mid-term (can't back date)
- **Mailing /Primary Address** change (PO Box is ok for mailing but cannot be the primary address nor can primary address be a company name.)
- The insured request an **Increase or Decrease in their Liability Limit**, there is no penalty fee ♣ DECREASE coverage we need a signed form ♣ INCREASE Coverage we don't need a signed form just an email from the agent or the insured
- The insured requests to **Add / Delete UM/UIM coverage** (Just a reminder for UM/UIM coverage we can add the coverage with request from admin/agent. We only need a UM/UIM Form if removing the coverage.)
- **Changes in Underlying Auto Limit.**

The RLI Personal Umbrella policy is designed to not endorse anything else midterm. The following changes are processed on renewal:

- Add / Delete properties
- Midterm Auto Changes.

The insured is required to maintain the **Underlying Limits** they agreed to at the beginning of the term for any additional vehicles or properties.

Only the **Primary Residence** and the **Mailing Address** appear on the policy. Additional properties are automatically covered provided the insured carries the **Underlying Limits** as outlined in the policy.

If you have any questions, please contact:

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