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Texas Personal Umbrella Program

• Self Rater \$500,000 to \$2 Million

PAYMENT OPTIONS

1. FULL PAYMENT OPTION

Select payment option:

- Check MasterCard Visa Discover

Amount \$ _____ Credit Card #: _____ Exp. Date: _____

Signature Of Cardholder: _____

2. INSTALLMENT PAYMENT PLAN OPTION (3-PAY)

- 33% Down Payment plus Policy Fee(s)
- Remaining balance will be billed in 2 subsequent installments (1/3 due in 60 days, 1/3 due in 120 days)
- A \$10 service fee will be applied to both installments

Select down payment option:

- Check MasterCard Visa Discover

Amount \$ _____ Credit Card #: _____ Exp. Date: _____

Signature Of Cardholder: _____

NOTE: If down payment (including fees) is paid by check, the two remaining installments will be billed by mail. If down payment (including fees) is paid by credit card, the two remaining installments will be charged to the credit card in 60 & 120 days. There is no pre-payment penalty.

3. INSTALLMENT PAYMENT PLAN OPTION (5-PAY)

- 20% Down Payment plus Policy Fee(s)
- Remaining balance will be billed in 4 subsequent installments (1/5 due in 30 days, 1/5 due in 60 days, 1/5 due in 90 days, 1/5 due in 120 days)
- A \$10 service fee will be applied to all installments

Select down payment option:

- Check MasterCard Visa Discover

Amount \$ _____ Credit Card #: _____ Exp. Date: _____

Signature Of Cardholder: _____

NOTE: If down payment (including fees) is paid by check, the four remaining installments will be billed by mail. If down payment (including fees) is paid by credit card, the four remaining installments will be charged to the credit card in 30, 60, 90 & 120 days. There is no pre-payment penalty.

I authorize McGraw Insurance Services to charge my credit card the amount indicated above. I further understand that if the credit card transaction is DENIED (not authorized) for any reason NO COVERAGE will be in effect until full payment is made.

BINDING RULES

Fully completed and signed application with full net premium or down payment (see Payment Options for details), PENDING ACCEPTANCE BY UNDERWRITER, will be bound the day after the United States postmark date on the envelope.

UNDERLYING REQUIREMENTS

Underlying Policy Limit Requirements

1. **Auto/Street Motorcycle Liability** \$500/500/100 or \$500,000 CSL. \$100/300/50 or \$250/500/100 acceptable for additional charge provided drivers age 25 and older and have two or fewer minors, no majors, no accidents. Age 19-24 acceptable with no more than one minor, no majors, no accidents.
2. **Recreational Vehicle Liability** \$500/500/100 or \$500,000 CSL. \$300,000 CSL acceptable for additional charge.
3. **Boat/Personal Watercraft Liability** \$500/500/100 or \$500,000 CSL. \$300,000 CSL acceptable for additional charge.
4. **Personal Liability (CPL or Homeowners)** - \$300,000 CSL.
5. **Rental Units (OLT/CPL)** \$500,000 CSL (must include personal injury coverage). \$300,000 CSL acceptable for additional charge.
6. **Vacant Land (OLT/CPL)** - \$500,000 CSL. \$300,000 CSL acceptable for additional charge.

PROGRAM HIGHLIGHTS

- High Paid Commissions!
- Underlying Auto Requirement as low as \$100/300/50
- Motorcycles, Jet Skis, and Motor Homes acceptable
- Base rate \$1 Million only \$165 – Compare to the competition!
- Limits of \$500,000 to \$2 Million
- Direct Bill renewals (no need to complete a new application)
- Simple self-rating application
- Includes limit of \$25,000 each accident for excess uninsured/underinsured motorist coverage

COMPANY USE ONLY	
DATE _____	<input type="checkbox"/> GROSS
TOTAL AMT PAID _____	<input type="checkbox"/> NET
\$ _____	<input type="checkbox"/> INSTALLMENT
	PAYMENT PLAN

Personal Umbrella Application
Pacific Specialty Insurance Company

NAME Last _____ First _____ Middle _____	Producer _____
ADDRESS Number & Street _____ City _____ State/Zip _____	Producer Code _____
GARAGING ADDRESS (If different from above)	Office Address _____
POLICY PERIOD From: ____/____/____ To: ____/____/____	City _____
Renews Policy Number _____	Telephone _____

UMBRELLA INFORMATION: One Million Maximum Written With Drivers Under Age 25

POLICY LIMITS <input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000 <input type="checkbox"/> \$2,000,000 <i>Limit includes \$25,000 Excess Uninsured/Underinsured Motorist coverage</i>	SELF INSURED RETENTION: \$1000 (This does not apply to Uninsured/Underinsured Motorist Coverage)
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COVERAGES/PREMIUMS

VEHICLES					PROPERTIES			
5A	Base Premium (Includes 1 Residence, 2 Autos or Street Motorcycles)	\$	SW3	Boats/Watercraft Maximum Speed 56-70mph	\$	SDW	Additional Residences	\$
SV	Additional Autos/Street Motorcycles	\$	SL3	\$300,000 CSL Underlying Boat/Watercraft	\$	SR	Rental Units (Max. 8 Units; Max. 4 Units/Building)	\$
SL1	\$100/300/50 Underlying Autos/Street Motorcycles	\$	SMH	Recreational Vehicles	\$	SL5	\$300,000 CSL Underlying Rental Units	\$
SL2	\$250/500/100 Underlying Autos/Street Motorcycles	\$	SL4	\$300,000 CSL Underlying Recreational Vehicles	\$	VL1	Vacant Land Up to 50 Acres	\$
SY	Youthful Operator (under 25)	\$	Vehicle Subtotal		\$	VL2	Vacant Land Over 50 Acres	\$
SM1	Additional Moving Conviction/Accident Surcharge	\$				SL6	\$300,000 CSL Underlying Vacant Land	\$
SMA	Each Major Surcharge	\$				PROPERTIES SUBTOTAL		\$
SW1	Boats/Watercraft Maximum Speed 0-45mph	\$				VEHICLES + PROPERTIES SUBTOTAL		\$
SW2	Boats/Watercraft Maximum Speed 46-55mph	\$				FULLY EARNED POLICY FEE		\$ 35.00
					(Minimum Earned Premium \$50) TOTAL			\$

PRIMARY POLICY INFORMATION **THIS SECTION MUST BE COMPLETED**

TYPE OF POLICY	COMPANY/POLICY NUMBER	POLICY PERIOD	LIMITS OF LIABILITY	
			Bodily Injury	Property Damage
Automobile(s)/Street Motorcycle(s)				
Recreational Vehicle(s)				
Boat(s)/Watercraft				
Personal Liability (CPL/HO)				
Rental(s)				
Vacant Land				

OPERATOR INFORMATION – MVR will be obtained for each driver
LIST ALL MEMBERS OF HOUSEHOLD AND ALL OPERATORS OF VEHICLES/WATERCRAFT AS REQUIRED BY COMPANY

#	NAME	DRIVERS LICENSE NUMBER	STATE	DATE OF BIRTH	VEHICLE, CRAFT, % USE, ETC.	MVR Past 3 Years		
						Minors	Majors	Accidents
1								
2								
3								
4								
5								
6								

REAL ESTATE – LIST ALL OWNED, LEASED OR OCCUPIED RESIDENCES, BUILDINGS, FARMS, VACANT LAND, ETC.

#	ADDRESS, CITY, STATE, ZIP	DESCRIPTION	#Units/Acres	Year Built	Occupancy
1					
2					
3					

AUTOMOBILES/STREET MOTORCYCLES			RECREATIONAL VEHICLES		
LIST ALL AUTOS/STREET MOTORCYCLES OWNED, LEASED			List Off-Road Dirt Bikes, ATV's, Snowmobiles, Dunebuggies, Motorhomes, Golf Carts, etc.		
#	YEAR	MAKE & MODEL	#	YEAR	MAKE & MODEL
1			1		
2			2		
3			3		

BOATS/WATERCRAFT								
LIST ALL WATERCRAFT OWNED, LEASED, CHARTERED OR FURNISHED FOR REGULAR USE. **MAXIMUM SPEED MUST BE COMPLETED**								
#	YEAR	TYPE, MANUFACTURER, MODEL	LENGTH	H.P.	Maximum Speed	<input type="checkbox"/> Cost New	<input type="checkbox"/> Cur. Value	Waters Navigated
1			FT.					
2			FT.					

EMPLOYMENT	
Occupation	Employer's Name & Address
Spouse's Occupation	Employer's Name & Address (If not employed, so indicate)
Other Operators Occupation	Employer's Name & Address (If not employed, so indicate)

PRIOR EXPERIENCE	
Has any loss occurred on any primary or excess policy, exceeding \$5,000 during the last 5 years? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Prior Carrier & Policy Number

GENERAL INFORMATION							
#	EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO	#	EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO
1	Any aircraft owned, leased, chartered or furnished for regular use?	<input type="checkbox"/>	<input type="checkbox"/>	8	Any non-owned property exceeding \$1,000 in value, in your care, custody or control?	<input type="checkbox"/>	<input type="checkbox"/>
2	Any driver with mental/physical impairments?	<input type="checkbox"/>	<input type="checkbox"/>	9	Any non-owned business and/professional activities included in the primary policies?	<input type="checkbox"/>	<input type="checkbox"/>
3	Any premises, vehicles*, watercraft, aircraft used for business? If yes, prohibited . <small>*Vehicles that are registered to the Named Insured and insured under the automobile liability policy listed in this application are acceptable (see policy for exclusions).</small>	<input type="checkbox"/>	<input type="checkbox"/>	10	Does any primary policy holder have reduced limits of liability or eliminate coverage for specific exposures? If yes, explain in remarks.	<input type="checkbox"/>	<input type="checkbox"/>
4	Any premises, vehicles, watercraft, aircraft, owned, hired, leased or regularly used, not covered by primary policies? If yes, prohibited .	<input type="checkbox"/>	<input type="checkbox"/>	11	Was any coverage declined, cancelled, nonrenewed? (Last 5 years) If yes, explain in remarks.	<input type="checkbox"/>	<input type="checkbox"/>
5	Do you engage in any type of farming operation? If yes, prohibited .	<input type="checkbox"/>	<input type="checkbox"/>	12	Any motorcycles, mopeds or all terrain vehicles owned by insured?	<input type="checkbox"/>	<input type="checkbox"/>
6	Do you hold any non-remunerative positions?	<input type="checkbox"/>	<input type="checkbox"/>	13	Any other underwriting information of which Company should be aware?	<input type="checkbox"/>	<input type="checkbox"/>
7	Do you employ any residence employees?	<input type="checkbox"/>	<input type="checkbox"/>	14	Any other business activities conducted from your residence or premises (excluded in primary policy)?	<input type="checkbox"/>	<input type="checkbox"/>

REMARKS: _____

Notice to Applicant: In compliance with Public Law 91-508, this notice is to inform you that in connection with your application for insurance (1) an investigation may be made as to your insurability, including, information as to character, general reputation, personal characteristic and mode of living; and (2) additional information as to the nature and scope of any investigation requested will be furnished to you, upon written request made within a reasonable time after you receive this notice.

I have reviewed the above information and warrant that the application is true and correct. I understand binding this application is subject to complete compliance with all underwriting requirements including binding procedures.

INSURANCE CANNOT BE CONSIDERED FOR BINDING UNLESS THIS APPLICATION IS SIGNED BY THE APPLICANT:

Applicant Signature **X** _____ Time: _____ Date: _____
 I HAVE REVIEWED AND COMPLETED ALL INFORMATION WITH MY CLIENT

Agent/Broker Signature **X** _____ Date: _____

INELIGIBLE RISKS

1. Applicants who have had more than one liability claim that exceeds \$5,000 in payment during the last five (5) years.
2. Applicants whose underlying insurance provides protection for vehicles that have been modified (other than by the factory).
3. Aircraft.
4. Business pursuits including policies written in corporate name or church and/or non-profit organizations.
5. No underlying CPL.
6. Risks with commercial underlying policies.
7. Houseboats.
8. Target Risks (entertainment, political or sport personalities or other celebrities).
9. Risks where the underlying carrier does not have an AM BEST rating of B+ or better.
10. Applicant with 9 or more rental units (including units within apartment houses).
11. Applicant with 8 or more vehicles.
12. Farms.
13. Drivers without a valid U.S. driver's license (Resident State Driver's License required for limits greater than \$1 million)
14. Racing Boats
15. Risks with open or pending claims.
16. Risks with more than two unrelated individuals on the trust.

UNDERLYING REQUIREMENTS

1. **Auto/Motorcycle Liability** \$500/500/100 or \$500,000 CSL. \$100/300/50 or \$250/500/100 acceptable for additional charge provided drivers age 25 and older and have two or fewer minors, no majors, no accidents. Age 19-24 acceptable with no more than one minor, no majors, and no accidents.
2. **Recreational Vehicle Liability** \$500/500/100 or \$500,000 CSL. \$300,000 CSL acceptable for additional charge.
3. **Boat/Personal Watercraft Liability** \$500/500/100 or \$500,000 CSL. \$300,000 CSL acceptable for additional charge.
4. **Personal Liability** (CPL or Homeowners) - \$300,000 CSL
5. **Rental Units** (OLT/CPL) \$500,000 CSL (must include personal injury coverage). \$300,000 CSL acceptable for additional charge.
6. **Vacant Land** (OLT/CPL) - \$500,000 CSL. \$300,000 CSL acceptable for additional charge.

REFER TO COMPANY*

1. Apartments with 5 or more units.
2. Vacant Land (Must have coverage under CPL portion of Homeowners Policy).
3. Watercraft written on P&I or Ocean Marine Form or with top speed in excess of 70 mph.
4. Property in brush areas or hillsides.
5. Applicant or other member of household who has been convicted of:
 - a. A major traffic conviction during the last three (3) years unless that conviction is the only activity on the MVR.
 - b. More than two (2) moving convictions during the last three (3) years.
 - c. More than one (1) at-fault accident during the last three (3) years.
6. Insureds whose primary automobile or homeowners policy is in a residual market

Since it is not possible to make rules for every situation, final decisions with respect to acceptance of risk, underwriting, etc. are reserved to the Company.

SELF INSURED RETENTION

SELF INSURED RETENTION (SIR): \$1,000
(This does not apply to Uninsured/Underinsured Motorist Coverage)

Minimum earned premium is \$50.

RATES

	1. LIMIT (includes \$25,000 excess uninsured/underinsured motorist)	\$500,000	\$1,000,000	\$2,000,000
General	2. Basic Charge (1 Residence and 2 Autos/Street Motorcycles)	\$135	\$165	\$310
	3. Policy Fee (Fully Earned)	\$35	\$35	\$35
	4. Each Additional Auto/Street Motorcycle	15	20	35
	5. \$100/300/50 Underlying Auto/Street Motorcycle	100	125	150
	6. \$250/500/100 Underlying Auto/Street Motorcycle	25	35	45
	Vehicles	7. Each Recreational Vehicle (Off-Road Dirt Bike, ATV, Motorhome, Snowmobile, Golf Cart, etc.)	35	55
8. \$300,000 CSL Underlying Recreational Vehicle		50	75	100
9. Each Driver Under Age 25		25	35	
10. Driving Record Surcharge (each driver): First 2 Moving Convictions (including at-fault accidents)/ Past 36 Months		N/C	N/C	N/C
*Each Additional Moving Conviction (including at-fault accidents)/ Past 36 Months		120	130	150
	----- Each Major Conviction in Past 36 Months	235	250	300
Boats/ Watercraft	11. Each Boat/Personal Watercraft Maximum Speed 0-45mph Maximum Speed 46-55mph Maximum Speed 56-70mph	40 60 125	50 80 150	70 120 200
	12. \$300,000 CSL Underlying Boat/Personal Watercraft	50	75	100
	13. Each Additional Occupied Residence	10	20	30
	14. Each Rental Units (Max. 8 Units, 4 Units max. per Building)	10	15	25
Properties	15. \$300,000 CSL Underlying Rental Units	100	125	150
	16. Vacant Land 0-50 Acres	35	45	70
	Vacant Land 51 + Acres	50	60	90
	17. \$300,000 CSL Underlying Vacant Land	100	125	150

* Approval must be obtained from Underwriting prior to binding coverage.