

INDIANA FARMERS MUTUAL INSURANCE COMPANY

**PERSONAL UMBRELLA LIABILITY**

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**LIST OF FORMS AND ENDORSEMENTS**

FORM NUMBER (Edition Date)

TITLE

**APPLICATION AND OPTIONAL FORMS:**

11-239	(7/02)	Farm Umbrella Rating Worksheet
11-024	(7/02)	Personal (non-farm) Umbrella Rating Worksheet
◇ ACORD 83	(2003/09)	Personal Umbrella Application
92-817-U	(8/00)	Rejection of Uninsured/Underinsured Motorists Coverage
92-021	(7-92)	Swimming Pool Questionnaire (if applicable)

**COVERAGE FORMS:**

11-010	(5-02)	Personal Umbrella Declarations
11-004	(5-02)	Personal Excess Liability (Umbrella) Policy

**REQUIRED ENDORSEMENTS:**

11-029	(06-07)	Notice of Occurrence-Your Duties
11-146	(4-93)	Schedule of Underlying Insurance - Schedule A

**OPTIONAL ENDORSEMENTS:**

11-157	(5/02)	Additional Insured Endorsement – Family Farm Corporation
11-006	(6-85)	Automobile Exclusion
11-234	(6-85)	Automobile Liability Following Form Endorsement
11-248	(11-93)	Cross Suits Exclusion Endorsement
11-215	(3-86)	Directors and Officers Liability Exclusion
11-250	(6-85)	Employer's Liability Exclusion Endorsement
11-084	(9-85)	Employer's Liability Following Form
11-125	(12-87)	Guest Passenger Exclusion Endorsement
11-213	(3-86)	Insurance Agents Errors & Omissions Exclusion
11-216	(3-86)	Motorcycle Exclusion Endorsement
11-271	(11-93)	Non-Pyramiding Endorsement
11-029	(06-07)	Notice of Occurrence-Your Duties
11-274	(6-85)	Personal Injury Exclusion Endorsement
11-100	(11-93)	Teachers' Professional Liability Following Form <u>including</u> Corporal Punishment
11-036	(11-93)	Teachers' Professional Liability Following Form <u>excluding</u> Corporal Punishment
11-002	(11-99)	Uninsured/Underinsured Motorists Coverage
11-305	(6-85)	Watercraft Exclusion Endorsement

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**LIST OF FORMS AND ENDORSEMENTS**

FORM NUMBER (Edition Date)

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**APPLICATION AND OPTIONAL FORMS:**

ACORD 125	(2004/03)	Applicant Information Section
ACORD 131	(2004/07)	Umbrella Section
11-159	(3-93)	Agri-Business Supplement
11-156	(3-93)	Insurance Agency Supplement

**COVERAGE FORMS:**

11-254	(6-01)	Declarations
CU 00 01	(12 01)	Commercial Liability Umbrella Coverage Form
92-805	(5-02)	Policy Jacket (Common Policy Conditions)

**REQUIRED ENDORSEMENTS:**

CU 24 30	(03 05)	Amendment of Insured Contract Definition
11-008	(6-01)	Asbestos Exclusion
◇ CU 21 44	(05 04)	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act of 2002)
CU 00 03	(03 05)	Exclusion – Violation of Statutes That Govern E-mails, Fax, Phone Calls or Other Methods of Sending Material or Information
CU 21 36	(11 02)	Exclusion of Punitive Damages Related To a Certified Act of Terrorism
CU 21 27	(12 04)	Fungi or Bacteria Exclusion
CU 01 39	(09 00)	Indiana Changes
CU 21 23	(02 02)	Nuclear Energy Liability Exclusion Endorsement
11-272	(6-01)	Personal Injury Following Form Endorsement
11-051	(6-01)	Schedule of Underlying Insurance - Schedule
CU 21 50	(03 05)	Silica or Silica-Related Dust Exclusion
CU 21 31	(12 02)	Limited Terrorism Exclusion (Other Than Certified Acts of Terrorism); Cap on Losses From Certified Acts of Terrorism
11-270	(1/03)	Policyholder Disclosure Notice – Terrorism Insurance Coverage
CU 21 25	(12 01)	Total Pollution Exclusion
CU 00 02	(12 02)	War Liability Exclusion

**OPTIONAL ENDORSEMENTS:**

CU 24 19	(09 00)	Additional Insured – Lessor
11-006	(6-01)	Automobile Exclusion
CU 22 21	(12 04)	Colleges or Schools
11-245	(6-01)	Contractor's Endorsement
CU 21 07	(09 00)	Contractual Liability Limitation
11-250	(6-01)	Employer's Liability Exclusion
CU 21 00	(09 00)	Exclusion – All Hazards in Connection with Designated Premises
CU 21 16	(09 00)	Exclusion – Designated Ongoing Operations
CU 21 43	(12 04)	Exclusion – Designated Products
CU 21 03	(09 00)	Exclusion – Designated Work
CU 22 22	(09 00)	Exclusion – Erroneous Delivery or Mixture and Resulting Failure of Seed to Germinate – Seed Merchants
CU 21 42	(12 04)	Exclusion – Exterior Insulation and Finish Systems
CU 21 08	(09 00)	Exclusion – Intercompany Product Suits
CU 21 04	(09 00)	Exclusion – New Entities
CU 21 06	(09 00)	Exclusion – Personal and Advertising Injury
CU 21 02	(09 00)	Exclusion – Products-Completed Operations Hazard
CU 22 01	(09 00)	Exclusion – Property Entrusted

◇ indicates a change

UMB-B

Revised 9/15/05

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## LIST OF FORMS AND ENDORSEMENTS

### OPTIONAL ENDORSEMENTS (cont.):

◇ 11-034	(9 05)	Exclusion of Named Driver Endorsement
CU 27 01	(09 00)	Exclusion of Specific Accidents, Products, Work or Location
11-048	(6-01)	Farm Endorsement
CU 22 31	(02 02)	Garage Endorsement
CU 31 05	(12 01)	Indiana Excess Uninsured Motorists Coverage
CU 31 06	(12 01)	Indiana Excess Underinsured Motorists Coverage
CU 24 17	(02 02)	Individual Named Insured – Auto Coverage
CU 21 11	(09 00)	Limitation of Coverage to Designated Premises or Project
◇ CU 22 18	(12 04)	Optical and Hearing Aid Establishments
11-015	(09 01)	Owned Automobile Exclusion
CU 24 05	(09 00)	Products/Completed Operations Hazard Redefined
CU 24 11	(06 01)	Seed Merchants –Coverage for Erroneous Deliver or Mixture (Resulting Failure of Seed to Germinate Not Included)
◇ CU 27 00	(12 04)	Underlying Claims-Made Coverage

◇ indicates a change

UMB-C

Revised 9/15/05

INDIANA FARMERS MUTUAL INSURANCE COMPANY  
**UMBRELLA PROGRAM**

**DEFINITIONS AND TERMS**

<b>Aggregate</b>	The dollar amount of insurance coverage during one specified period, usually 12 months, for all insurance losses sustained under a policy during such period.
<b>Annual Adjustable Rate (Commercial Umbrella Only)</b>	A rate shown on the Declarations page which will be applied to the insured's audited sales or receipts at the end of the policy period to determine the actual premium charge. If the insured's sales or receipts are more than what was estimated when the policy was issued, the actual premium may be more than the deposit premium, and an additional premium charge will be made.
<b>Concurrent Policies</b>	<p>If the insured purchases more than one policy covering the same interest or exposure, all policy dates should be the same. These dates should be the same whether they are with the same company or with unrelated companies.</p> <p>Concurrent dates ensure the following:</p> <ul style="list-style-type: none"> <li>• Full (complete) underlying aggregate limits in place at umbrella inception</li> <li>• Verification of inforce, adequate underlying coverage at umbrella inception</li> <li>• Enhanced "account underwriting" by umbrella underwriter</li> </ul>
<b>Deposit Premium (Commercial Umbrella Only)</b>	When the terms of a policy provide that a final earned premium be determined at some time after the policy itself has been written, a tentative or "deposit" premium may be charged to be adjusted when the actual earned charge has been later determined. A rate stated in the policy is applied against a rating base, usually sales or receipts. The deposit premium is also the minimum premium.
<b>Drop Down Coverage</b>	Coverage provided by the Umbrella policy in the absence of underlying coverage and any exclusions in the Umbrella policy. It is essentially a first dollar coverage subject to a self-insured retention (deductible) - usually \$250 on a Personal Umbrella, \$5,000 on a Mercantile Umbrella and \$10,000 on a Commercial Umbrella.
<b>Excess Policy</b>	A policy which pays only after the limits of underlying insurance have been exhausted. The excess policy does not provide "drop down coverage".
<b>Exclusion Endorsement</b>	An endorsement which specifically eliminates certain coverage from the Umbrella policy.
<b>Following Form Endorsement</b>	An endorsement to the Umbrella policy which affords excess liability coverage identical to that provided by underlying insurance except for the limits of liability.
<b>Minimum Premium</b>	The smallest amount for which a policy can be issued.
<b>Retained Minimum Premium</b>	A specified portion of the premium which will be retained by the insurance company in the event the policy is cancelled by the named insured.
<b>Self Insured Retention (SIR)</b>	The SIR may be thought of as a "deductible". If there is a covered loss under the Umbrella policy for which no coverage was provided by any of the underlying (primary) insurance policies, the insured will be responsible for this part of any settlement or judgment. In the Declarations, the SIR is referred to as the "RETAINED LIMIT".

**UMBRELLA PROGRAM**

**1. GENERAL INFORMATION**

The Personal Umbrella Liability policy provides catastrophe liability protection to an individual. The Commercial Umbrella policy provides catastrophe liability protection to individuals, partnerships, corporations, joint ventures, and others.

The Umbrella policy has been designed to protect the policyholder against "unforeseen and catastrophic" losses, e.g. financially crippling lawsuits demanding large sums of money as damages. It offers broader coverage on a package basis than would be afforded if excess liability insurance were purchased on an individual policy basis.

Prospects for this coverage include individuals (especially those with a lot of assets), farmers, business owners, executives, professional persons and commercial business entities.

The policy provides high limits of excess protection over and above the limits provided by the primary (underlying) policies held by the insured and described in the policy schedule of underlying coverages. In certain areas, additional exposures not normally covered by the primary policies are also covered subject to a self-insured retention (SIR). In reality, SIR is just another name for "deductible".

The Umbrella policy is NOT intended to be a PRIMARY coverage contract for known exposures. If any known exposure is not covered by an underlying primary insurance policy, it will be excluded from the Umbrella policy.

Your responsibility as an agent is much greater both to the company and the insured when requesting this type of policy. It is extremely important that you fully evaluate the client to determine coverage requirements as well as insurability from the company's viewpoint. You will need to be sure that the client understands the importance of maintaining the underlying liability policies and that you will be informed of any changes in operations which would affect the Umbrella coverage.

**2. UMBRELLA POLICY DESCRIPTIONS**

**A. OVERVIEW**

Umbrella policies are designed to provide excess liability insurance over:

1. declared primary liability limits in the insured's auto policy, personal or business liability policy, watercraft or other recreational vehicle policy, Workers' Compensation or Employer's liability policy and/or other applicable primary liability policies.
2. a self-insured retention (SIR) on a number of perils not usually included in the standard forms of underlying insurance. The SIR is the same as a "deductible".

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### UMBRELLA PROGRAM

All Indiana Farmers Umbrella's are written on either a Personal Umbrella or Commercial Umbrella Coverage form (policy). Each program is designed to fill a specific insurance need. The following information will help you get a general overall picture of the entire program. The individual policies should be reviewed for a complete description of coverages afforded.

#### B. PERSONAL (and FARM) UMBRELLA

This policy is designed to provide coverage for the personal liability exposures of individuals as distinguished from exposures related to commercial operations. This includes prospects whose premises liability exposure is covered by a homeowners or comprehensive personal liability policy. Many farm risks (other than partnerships and incorporated farms) may also be written in this program.

Coverage for incidental business pursuits and business property may also be provided but only to the extent that primary insurance is provided in the underlying policies.

The self-insured retention (deductible) for additional exposures not covered in the underlying policies is \$250.

#### C. COMMERCIAL UMBRELLA

This policy is designed to provide coverage for commercial risks whose underlying primary liability insurance is provided by a commercial general liability or commercial package policy (including a Business Master or CraftMaster policy). The self-insured retention (SIR) for additional exposures not covered by the underlying policies is \$10,000 except for Mercantile Umbrellas which have a self-insured retention of \$5,000.

Farm risks which are not eligible for the Personal Umbrella program (such as partnerships and incorporated farms) may be written on a Commercial Umbrella policy. If the gross annual receipts are \$1,000,000 or less the Commercial Umbrella policy will be issued through the personal lines department, and the SIR will be \$1,000. If the gross annual receipts are greater than \$1,000,000 the policy will be handled by the Commercial Underwriting department and the SIR will be \$10,000.

#### D. MERCANTILE UMBRELLA

The Mercantile Umbrella is a "special" type of Commercial Umbrella policy designed for the smaller business exposure which has primary insurance provided by a BusinessMaster policy. The coverages are the same as provided under the Commercial Umbrella program EXCEPT the self-insured retention (SIR) is \$5,000 rather than \$10,000.



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## UMBRELLA PROGRAM

### E. COVERAGE EXCLUSIONS

At the request of our reinsurer, all Umbrella policies will exclude certain coverages - such as pollution, asbestos, communicable diseases, professional liability, etc. You should refer to the policies (coverage forms) for more complete details of applicable coverage exclusions.

### 3. NAMED INSURED and ADDITIONAL INTERESTS

A Personal Umbrella policy is normally written in the name of an individual and spouse. The "Named Insured" on a Commercial Umbrella policy may be an individual, partnership, corporation or other authorized interest. More than one "Named Insured" may be included on the policy provided there is common ownership.

The Umbrella policy automatically covers the interest of any person or organization insured under the underlying insurance. The interest of any other person or organization not covered by the underlying insurance may not be included under the Umbrella policy.

### ◇ 4. POLICY LIMITS

The Umbrella policy provides a policy limit of \$1,000,000 per occurrence. Higher limits of liability may be obtained on certain risks (in increments of \$1,000,000) up to a maximum of \$3,000,000 for Personal Umbrella policies and \$5,000,000 for Commercial Umbrella policies.

### 5. SUPPORTING COVERAGE

**On new business submissions, Indiana Farmers will NOT write an Umbrella policy for individuals or farm risks unless we also write the underlying auto AND personal liability coverages. For commercial risks, we prefer to have both underlying auto and business liability. At a minimum, we must have the underlying business liability coverage in order to consider the Umbrella policy.**

**On existing Umbrella policies, we may agree to renew the policy even though we do not write the underlying insurance. In these situations, you must send us the renewal application and copies of the current Declarations page for all applicable underlying policies written by other insurers. In no case will underlying insurance be acceptable from an insurer or reinsurer with an A.M. Best rating below "A".**

### 6. UNDERLYING COVERAGE REQUIREMENTS

As a basis for an Umbrella policy, there must be certain primary coverages with limits of liability equal to or greater than a specified minimum (as shown in the tables of "Minimum Underlying Limit Requirements"). Additionally, we generally require the general liability aggregate limits to be twice the amount of the occurrence limit. If the application indicates that the underlying policies provide primary limits lower than the required minimum limits, the application cannot be processed and no policy will be issued. Verification of adequate primary policy limits will be required for all submissions.

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If the underlying policies contain any restrictive coverage endorsements, we must have details so that the Umbrella policy can be endorsed to track the restriction applying to the underlying policy.

If there is coverage under the underlying policy for the type loss encountered, the Umbrella provides excess coverage with no deductible when the limits of the primary policy are exhausted.

- ◇ All Umbrella policies contain a self-insured retention (deductible) which applies to a covered loss for which there is no coverage under the underlying policies. The self-insured retention amounts are shown in Item #2.

Insureds may create serious problems for themselves by changing or canceling any of the underlying insurance policies listed in the "Schedule of Underlying Insurance" attached to the Umbrella policy, such as:

- a. Cancellation of the underlying policy would leave the insured responsible for the entire limits shown in the "Schedule" before the Umbrella would respond to a covered loss, i.e. the insured's self-insured retention (SIR) would be equal to the policy limits of the canceled policy.
- b. Reduction of the limits on an underlying policy would leave the insured responsible for the difference between the actual limits available under that policy for a covered loss and the limits shown in the "Schedule" attached to the Umbrella. Again, this difference would become a self-insured retention (SIR).

**7. UNDERWRITING**

Due to the high loss potential and limited underwriting authority granted to the Company by its reinsurer, extreme care must be used when underwriting Umbrella policies. The Eligibility Requirements and list of Ineligible Risks are especially significant and should be thoroughly reviewed before binding coverage in those situations where you have binding authority.

**8. INELIGIBLE RISKS AND REFERRAL RISKS**

Acceptance of all risks will be determined by the underwriting information available for each individual risk.

**A. INELIGIBLE RISKS**

Risks which have the following types of exposures are normally not eligible for a Personal Umbrella policy and are NOT TO BE BOUND under any circumstances.

- (1) Risks which do not meet the minimum underlying limits requirements on the primary policies.
- (2) Vehicles used for emergency or public livery (including school buses).

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- (3) Vehicles used to haul or transport goods or products for anyone other than the insured.
- (4) Vehicles with a regular radius of operation greater than 150 miles.
- (5) Risks which engage in or participate in any automobile, motorcycle, snowmobile or watercraft racing or speed contests or exhibitions (including tractor "pulls").
- (6) Any aircraft or aircraft related exposures (including crop dusting).
- (7) Any risk involving occupations that are highly visible, such as elected officials, politicians, law enforcement officials, labor leaders, newspaper or magazine reporters, editors or publishers, broadcasters and telecasters, and public lecturers.
- (8) Any risk involving well-know personalities such as professional entertainers, actors, actresses and professional athletes.
- (9) Any person who has been sued for libel or slander.
- (10) Any risk which has business exposures (other than farming operations) EXCEPT incidental office exposures covered under the primary insurance policy.
- (11) Any risk with more than 6 rental dwellings and/or more than 10 rental units.

*NOTE: The business property exclusion (12.b) in the Personal Umbrella coverage form excludes coverage for any rental dwelling containing more than 4 living units.*

**B. REFERRAL RISKS (NON-FARM)**

Risks which have any of the following exposures must be referred to the Home Office for approval BEFORE BINDING.

- (1) Any vehicle other than private passenger autos, snowmobiles, or farm vehicles classified as private passenger autos.
- (2) Watercraft with inboard motors over 50 HP, sailboats 26 feet or more in length, or any watercraft used for commercial purposes, rented to others, or operated with a hired crew.
- (3) Any risk with a "Day Care" exposure.
- (4) Any risk which has an exceptional or unusual exposure, or which is very susceptible to a catastrophe loss.

**UMBRELLA PROGRAM**

9. **FARM RISKS**

A. GENERAL INFORMATION

Each individual, partnership or corporation must have separate underlying liability insurance to be eligible for coverage under an Umbrella policy.

All farm partnerships and farm corporations will be written on a Commercial Umbrella policy (coverage form) in order to provide coverage for the farming operations of the partners or corporate officers. When insuring a partnership, coverage is provided for the partnership and for the business activities of the individual partners while they are engaged in partnership business. Corporations should be covered by issuing the policy in the name of the corporation. Officers of the corporation are automatically covered while engaged in the business of the corporation.

THE COMMERCIAL UMBRELLA DOES NOT PROVIDE COVERAGE FOR THE PERSONAL ACTIVITIES OF THE PARTNERS OR CORPORATE OFFICERS. If any of these individuals desire umbrella coverage for their personal liability outside the operation of the business entity, a separate Personal Umbrella policy must be written with that individual as the named insured.

*NOTE: The SIR (self-insured retention) for a farm risk written on the Commercial Umbrella form will be \$1,000 rather than \$10,000 UNLESS the risk has gross annual income greater than \$1,000,000.*

B. REFERRAL RISKS (FARM)

Farm risks are subject to the basic eligibility and referral requirements described in Item #8. In addition, a farm risk which has any of the following operations and/or exposures must be referred to the Home Office for underwriting approval **BEFORE COVERAGE IS BOUND!**

- (1) Use of the premises by the general public for recreational purposes such as hunting, fishing, swimming, picnicking, etc.;
- (2) Commercial operations such as hatcheries and poultry operations, resort or dude ranches, greenhouses, "pick-your-own" operations, sawmills, gravel pits, or any other operation which produces a greater income than the usual farming operation;
- (3) Storage of grain for others;
- (4) Grain or feed milling, mixing, or blending for others;
- (5) Sale or distribution of gasoline, fuel oil, LP gas, fertilizers or chemical products;

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- (6) Rental of equipment to others;
- (7) Owns a semi-tractor;
- (8) Trucking or rental of vehicles to others;
- (9) Sales or service of autos, trucks, trailers, motorcycles, farm machinery or recreational vehicles;
- (10) Sales, service, installation or repair of heaters, stoves, furnaces, oil burners or LP gas systems;
- (11) Use of explosives;
- (12) Horse boarding, racing, training, breeding or riding stable exposures.

10. **BINDING AUTHORITY - PERSONAL & FARM UMBRELLAS**

Subject to the "Eligibility Requirements" shown in this section, agents are permitted to bind coverage on a Personal or Farm Umbrella policy provided the following requirements are met. A risk which does not meet all these requirements may still be eligible for a Personal or Farm Umbrella policy, but must be referred to the Home Office for binding authority.

- a. **The requested limit of coverage does not exceed \$1,000,000.**
- b. Must have underlying primary liability coverage with limits at least equal to those shown in the tables of "Required Underlying Limits", and the underlying auto and personal liability coverages must be written with our company.
- c. For a **farm** risk:
  - (1) gross income from the farming operations does not exceed \$500,000 per year; and
  - (2) gross income from custom farming operations does not exceed \$20,000 per year.

◇ **NOTE:** *Subject to the usual eligibility guidelines, a farm risk which has annual gross income greater than \$1,000,000 will be written on the Commercial Liability Umbrella Coverage Form (CU 00 01) instead of the Personal Umbrella Coverage Form (11-004).*

*If a farm risk has annual gross income greater than \$500,000, it should be referred to the Farm Underwriting department.*

**UMBRELLA PROGRAM**

11. **APPLICATIONS**

A. NEW BUSINESS

Due to the high limits and variety of exposures involved in the Umbrella policy, accurate and complete information is essential to properly underwrite this line of business. A properly completed application is required in all cases before a policy can be issued. ALL PERTINENT QUESTIONS MUST BE ANSWERED COMPLETELY AND THE APPLICATION MUST BE SIGNED BY THE INSURED.

**"BACK DATED" UMBRELLA APPLICATIONS CANNOT BE ACCEPTED.** If a risk meets the eligibility requirements and you have bound coverage, the completed application must be submitted promptly to the Home Office.

For risks on which the agent cannot bind coverage, the completed application should be received by the underwriter prior to the requested inception date. Please call your underwriter if you need to request an exception on a specific account.

The required application forms are listed on pages A & B (LIST OF FORMS & ENDORSEMENTS) at the front of this section. Please note that certain types of commercial risks may also require a "SUPPLEMENTAL" application form.

If there is a swimming pool on the insured premises, please complete and attach a copy of the SWIMMING POOL QUESTIONNAIRE (form 92-021) to the Umbrella application.

B. RENEWAL POLICIES

1. Personal

If Indiana Farmers writes all the underlying coverages, a new application is required every three years. If Indiana Farmers does not write all the underlying coverages, a new application is required every year, along with copies of the current Declarations pages for all applicable underlying policies written by other insurers. We will send you an Umbrella questionnaire approximately 90 days before the expiration date of the current policy to advise what documentation is required. The completed questionnaire (or application and declarations pages, if needed) should be submitted at least 45 days prior to the expiration of the current policy to avoid any lapse in coverage.

2. Commercial

Each Commercial Umbrella policy will require a NEW APPLICATION EACH YEAR before a renewal policy can be processed. We will send you a Request for Renewal (and application) letter approximately 60 days before the expiration of the current policy. The renewal application should be submitted **at least 30 days** prior to the expiration of the current policy in order to avoid any lapse in coverage.

# INDIANA FARMERS MUTUAL INSURANCE COMPANY

## UMBRELLA PROGRAM

### ◇ 12. **POLICY PERIOD and PAYMENT TERMS**

Umbrella policies are issued for a term of one year and are renewable annually. The premium is determined using the rates in effect at the time of renewal. Any newly applicable forms or endorsements will be made part of the policy at each renewal date.

Umbrella policies may be written as either Agency-Bill or Direct-Bill. Please indicate the desired billing method on the application.

The premiums for Agency-Bill policies may be paid in annual, semi-annual or quarterly installments. The premiums for Direct-Bill policies may be paid in annual, semi-annual, quarterly or monthly installments. The initial premium for a Direct-Bill policy may be charged to the agent's account.

**Please refer to the GENERAL RULES section for detailed information about the various payment options.**

If the insured purchases more than one policy covering the same interest or exposure, all policy dates should be the same. These dates should be the same whether they are with the same company or with unrelated companies. Concurrent dates ensure the following.

- Full (complete) underlying aggregate limits in place at umbrella inception.
- Verification of inforce, adequate underlying coverage at umbrella inception.
- Enhanced "account underwriting" by umbrella underwriter.

### 13. **CHANGES**

Once an Umbrella policy is issued, coverage is automatically provided for many of the insured's additional exposures as long as the underlying policies remain in force. However, in certain cases coverage may be excluded under the Umbrella policy unless it is properly endorsed. For example, if the insured purchases a motorcycle which is insured under a policy not shown in the "Schedule" of underlying policies, there would be no coverage under the Umbrella policy for this vehicle.

**It is very important that you make your policyholder aware that the Company must be notified of any changes in exposures and/or underlying policy limits or coverages that occur after the inception date of the Umbrella policy.**

For new exposures acquired or added after inception, please submit the necessary underlying coverage information.

### ◇ 14. **CANCELLATION**

A flat cancellation of an Umbrella policy will be allowed ONLY if we receive the written cancellation request within 30 days of the effective date of the policy, or within 30 days of the date the policy was mailed out from the Home Office, whichever is later.

If a policy is cancelled during the policy term, the premium refund will be calculated on a pro rated basis.

**UMBRELLA PROGRAM**

**15. UNINSURED/UNDERINSURED MOTORISTS COVERAGE (optional)**

Both the Personal and Commercial Umbrella coverage forms contain an exclusion for Uninsured/Underinsured Motorists coverage. However, this coverage may be added by endorsement for an additional premium charge.

If the Umbrella policy is written to include UM/UIM coverage, the coverage will apply to all motor vehicles which have UM/UIM coverage under an underlying policy and a premium charge will be made for each such motor vehicle. There are no provisions for providing UM/UIM coverage on the Umbrella policy for just selected vehicles while excluding the coverage for other motor vehicles owned by the insured.

If UM/UIM coverage is added to the umbrella policy, all underlying motor vehicle policies must provide UM/UIM limits at least equal to the minimum underlying limits required for bodily injury liability coverage (see rule #17 or #22 in this section). The UM/UIM umbrella endorsements do not provide any property damage coverage.

**IMPORTANT:** If coverage for UM/UIM is not provided under the umbrella policy, it is mandatory that a properly signed REJECTION OF UNINSURED MOTORISTS/ UNDERINSURED MOTORISTS COVERAGE, form #92-817-U (7-99), be provided and made part of the policy. Unless the rejection form is submitted and made part of the policy, we will provide UM/UIM coverages and charge the appropriate premium.

- ◇ To provide UM/UIM coverages attach endorsement 11-002 (Personal) or CU 31 05 and CU 31 06 (Commercial), and charge the applicable additional premium per vehicle as shown on the rate pages.

**16. TEACHERS PROFESSIONAL LIABILITY (optional)  
[not available on new business after 12/1/99]**

For an additional premium, professional liability coverage may be added by endorsement to a Personal Umbrella policy for an insured who is a licensed teacher in an accredited public or private school. This optional coverage applies only if the insured's primary (underlying) liability insurance provides coverage for the teacher's professional liability (i.e. it is a "following form" endorsement). Coverage for liability arising out of the administration of corporal punishment may be either included or excluded.

Please contact your underwriter for rates.



INDIANA FARMERS MUTUAL INSURANCE COMPANY

**UMBRELLA PROGRAM**

17. **UNDERLYING POLICY LIMITS REQUIREMENTS – PERSONAL UMBRELLA**

<b>COVERAGES</b> (Must Be Carried Whenever An Exposure Exists)	<b>MINIMUM LIMITS OF LIABILITY</b>		
Comprehensive Personal Automobile Liability  <i>NOTE: If UM/UIM endorsement is added, UM/UIM underlying limits must also meet these minimums for bodily injury liability coverage. The UM/UIM property damage limits are irrelevant since the UM/UIM Umbrella endorsement does NOT provide any UM/UIM property damage coverage.</i>	B.I.	\$300,000	per person
	P.D.	\$100,000	per occurrence
	CSL	\$300,000	per occurrence or per occurrence
Personal Liability (CPL or liability section of HO Policy)	CSL	\$300,000	per occurrence
◇ Swimming Pool or Trampoline on Premises (for new business effective 10/1/05 and after)	CSL	\$500,000	per occurrence
Watercraft: (1) outboard motors not more than 50 HP and (2) sailboats less than 26 feet in length (2) all other eligible watercraft	CSL	\$300,000	per occurrence
	CSL	\$500,000	per occurrence
Recreational Vehicles	CSL	\$300,000	per occurrence

*NOTE: If underlying policies are reduced, canceled, or discontinued, the Insured's self-insured retention will be equal to the policy limits shown in the Schedule of Underlying Insurance attached to the Umbrella policy.*

INDIANA FARMERS MUTUAL INSURANCE COMPANY

**UMBRELLA PROGRAM**

◇ **ANNUAL RATES (for first \$1 million of coverage)**

<b><u>PERSONAL UMBRELLA (NON-FARM)</u></b>		
(The Umbrella policy premium will be the SUM of the premiums shown below for all applicable exposures)		
EXPOSURE	UNDERLYING LIMITS	
	\$300,000	\$500,000
Initial Residence	\$50	\$40
Each Additional Residence (occupied by insured – <b>not rental dwellings</b> )	20	10
Incidental Farming (on the residence premises)	10	5
Farmers Personal Liability (away from the residence premises)	20	10
Initial Automobile (private passenger, pickup or van)	50	40
Each additional auto (private passenger, pickup or van)	45	35
Youthful operator – age 16 through 20	50	40
Youthful operator – age 21 through 24	25	20
Snowmobile, Motorcycle and Recreational Vehicles	35	25
First Unit	35	25
Each Addl. Unit	30	20
Uninsured/Underinsured Motorists Coverage (each auto, van or truck)	50	40
(each motorcycle, moped, scooter, etc.)	60	50
Swimming Pool on Premises	50	40
Trampoline	20	10
Watercraft		
(a) Sailboat less than 26 ft in length, and powerboat with not more than 50 HP (inboard, outboard or inboard/outboard)	20	10
(b) Sailboat 26 ft. or more in length, and powerboat with 51 HP to 200 HP	n/a	30
(c) Each jet ski, wave runner, etc. (regardless of cc or HP)	25	15
(d) Powerboat with 201 HP to 300 HP	n/a	50
(e) Powerboat with more than 300 HP	Refer to Home Office	
Incidental Business Exposures:		
Each office premises occupied by insured	20	10
Owned residential premises occupied by others		
1-10 living units (no more than 4 units per building) (per unit)	25	20
More than 10 units = Not Eligible for Personal Umbrella		
Teacher's Professional Liability (not available on new business after 12/1/99)	Refer to Home Office	
HIGHER LIMITS (Umbrella policy limits over \$1 million) (You must contact the Home Office for underwriting approval and rating for Umbrella policy limits over \$1 million)	Refer to Home Office	
MINIMUM PREMIUMS - \$1,000,000 limit Additional Limits	150	125
	Refer to Home Office	
<b>NOTE: Lower Minimum Premium applies ONLY if all primary policy limits are \$500,000 or more.</b>		

INDIANA FARMERS MUTUAL INSURANCE COMPANY

**UMBRELLA PROGRAM**

◇ 18. **UNDERLYING POLICY LIMITS REQUIREMENTS – FARM UMBRELLA**  
(gross receipts not more than \$1 million per year)

<b>COVERAGES</b> (Must Be Carried Whenever An Exposure Exists)	<b>MINIMUM LIMITS OF LIABILITY</b>		
Comprehensive Personal Automobile Liability (including farm trucks other than tractor-trailer units)  <i>NOTE: If UM/UIM endorsement is added, UM/UIM underlying limits must also meet these minimums for bodily injury liability coverage. The UM/UIM property damage limits are irrelevant since the UM/UIM Umbrella endorsement does NOT provide any UM/UIM property damage coverage.</i>	B.I.	\$300,000	per person
		\$300,000	per occurrence
	P.D.	\$100,000	per occurrence
			or
	CSL	\$300,000	per occurrence
Farm Semis (tractor-trailer units)	B.I.	\$500,000	per person
		\$1,000,000	per occurrence
	P.D.	\$100,000	per occurrence
			or
	CSL	\$1,000,000	per occurrence
Comprehensive Farm Liability or Liability Section of FO Policy	CSL	\$300,000	per occurrence
Swimming Pool or Trampoline on Premises	CSL	\$500,000	per occurrence
Watercraft: (1) outboard motors not more than 50 HP and sailboats less than 26 feet in length	CSL	\$300,000	per occurrence
(2) all other eligible watercraft	CSL	\$500,000	per occurrence
Recreational Vehicles	CSL	\$300,000	per occurrence
Employers Liability	Equal to the personal liability minimum required limit		

*NOTE: If underlying policies are reduced, canceled, or discontinued, the Insured's self-insured retention will be equal to the policy limits shown in the Schedule of Underlying Insurance attached to the Umbrella policy.*

INDIANA FARMERS MUTUAL INSURANCE COMPANY

**UMBRELLA PROGRAM**

◇ **ANNUAL RATES (for first \$1 million of coverage)**

<b><u>FARM PERSONAL UMBRELLA (gross receipts not more than \$1 million)</u></b>		
(The Umbrella policy premium will be the SUM of the premiums shown below for all applicable exposures)		
EXPOSURE	UNDERLYING LIMITS	
	\$300,000	\$500,000
Basic policy premium (includes initial dwelling and/or initial farm premises up to 1,000 acres)	\$60	\$50
(IF NO DWELLING)	50	40
All acreage over 1,000 acres	20	10
Each additional residence occupied by insured ( <b>not rental units</b> )	20	10
Initial Automobile (private passenger, pickup or van)	50	40
Each additional auto (private passenger, pickup or van)	45	35
Youthful operator – age 16 through 20	50	40
Youthful operator – age 21 through 24	25	20
Farm trucks – medium (GVW = 10,001 – 20,000 lbs.) (each)	50	40
Farm trucks – heavy and extra heavy	Submit for Rate	
Snowmobile, Motorcycle or Recreational Vehicle	First Unit	25
	Each Addl. Unit	20
Uninsured/Underinsured Motorists coverage (each auto, van or truck) (each motorcycle, moped, scooter, etc.)	50	40
	60	50
Swimming Pool on Premises	50	40
Trampoline	20	10
Watercraft		
(a) Sailboat less than 26 ft. in length, and powerboat with not more than 50 HP (inboard, outboard or inboard/outboard)	20	10
(b) Sailboat 26 ft or more in length, and powerboats with 51 HP to 200 HP	n/a	30
(c) Each jet ski, wave runner, etc. (regardless of cc or HP)	25	15
(d) Powerboat with 201 HP to 300 HP	n/a	50
(e) Powerboat with more than 300 HP	Refer to Home Office	
Incidental Business Exposures:		
Each office premises occupied by insured	20	10
Owned residential premises occupied by others		
1-10 living units (no more than 4 units per building) (per unit)	25	20
More than 10 units = Not Eligible for Personal Umbrella		
Teacher's Professional Liability (not available on new business after 12/1/99)	Refer to Home Office	
Family Farm Corporation as an Additional Insured	Refer to Home Office	

INDIANA FARMERS MUTUAL INSURANCE COMPANY

**UMBRELLA PROGRAM**

◇ **ANNUAL RATES (for first \$1 million of coverage)**

<b><u>FARM PERSONAL UMBRELLA (gross annual receipts not more than \$1 million)</u></b> (The Umbrella policy premium will be the SUM of the premiums shown below for all applicable exposures)		
EXPOSURE	UNDERLYING LIMITS	
	\$300,000	\$500,000
Custom Farming Operations	No additional charge	
(a) Annual receipts ≤ \$5,000 and no application of herbicides and/or pesticides		
(b) Annual receipts > \$5,000, or any application of herbicides and/or pesticides	\$20	\$10
HIGHER LIMITS (Umbrella policy limits over \$1 million) <i>(You must contact the Home Office for underwriting approval and rating for Umbrella policy limits over \$1 million)</i>	Refer to Home Office	
MINIMUM PREMIUMS		
(a) \$1,000,000 policy limit: Individual Farmer	\$150	\$125
Family farm corporation or partnership	175	150
(b) Additional limits	Refer to Home Office	
<b>NOTE: Lower Minimum Premium applies ONLY if all primary policy limits are \$500,000 or more.</b>		

INDIANA FARMERS MUTUAL INSURANCE COMPANY

**UMBRELLA PROGRAM**

**19. BINDING AUTHORITY - COMMERCIAL UMBRELLA**

Due to the high limits and the variety and complexity of exposures involved, agents DO NOT have authority to bind coverage on a "regular" Commercial Umbrella policy. As indicated in item #26, agents do have some limited binding authority for the Mercantile Umbrella program.

**20. ELIGIBILITY REQUIREMENTS - COMMERCIAL UMBRELLAS**

Risk selection for Commercial Umbrella insurance basically follows our risk selection philosophy applying to commercial general liability insurance. Risks that are acceptable for commercial liability coverage under a CGL or CPP are generally acceptable for an Umbrella policy.

**21. INELIGIBLE RISKS - REFERRAL RISKS**

Risks which have any of the following exposures will generally NOT be eligible for a Commercial Umbrella policy with Indiana Farmers:

- a. Any professional liability exposures other than barbers, beauticians, clergy, druggists, insurance agents, morticians and veterinarians.
- b. Any aviation exposures except use of non-owned aircraft which represents an incidental part of the insured's operations;
- c. Ocean marine;
- d. Fidelity, surety or forgery;
- e. Railroads including the operations of any carrier on rails;
- f. Stevedoring;
- g. Operations of utilities (including municipal risks which operate these utilities);
- h. Individuals who are professional entertainers or athletes, national radio or TV broadcasters or "personalities", national newspaper publishers, editors & reporters, national public office holders and politicians, national labor leaders, etc.;
- i. School districts, school boards, state or municipal government agencies or any other political agency or subdivision;
- j. Any risk which requires pollution coverage;
- k. Any type vehicles used in racing or stunting activities; and
- l. Manufacturers of drugs, pharmaceuticals, chemicals, guns, ammunition, explosives, or other items with a large "products/completed operations" liability exposure.

In addition to the ineligible risks listed above, there are many "Referral Classifications" on which we must obtain approval from our reinsurer before we can issue an Umbrella policy. It is very important that we receive your Umbrella submissions far enough in advance of the inception date that our underwriter has time to review the application and obtain approval from the reinsurer if necessary.

INDIANA FARMERS MUTUAL INSURANCE COMPANY

**UMBRELLA PROGRAM**

**22. UNDERLYING POLICY LIMITS REQUIREMENTS - COMMERCIAL UMBRELLA**

<b>COVERAGES</b> (Must Be Carried Whenever An Exposure Exists)	<b>MINIMUM LIMITS OF LIABILITY</b>		
Automobile - (private passenger types and trucks other than tractor-trailer units)  <i>NOTE: If UM/UIM endorsement is added, UM/UIM underlying limits must also meet these minimums for bodily injury liability coverage. The UM/UIM property damage limits are irrelevant since the UM/UIM Umbrella endorsement does NOT provide any UM/UIM property damage coverage.</i>	B.I.	\$500,000	per person
		\$500,000	per occurrence
	P.D.	\$100,000	per occurrence
			or
	CSL	\$500,000	per occurrence
Tractor-trailer Units	B.I.	\$500,000	per person
		\$1,000,000	per occurrence
	P.D.	\$100,000	per occurrence
			or
	CSL	\$1,000,000	per occurrence
General Liability	CSL	\$500,000	per occurrence
		\$1,000,000	general aggregate
		\$1,000,000	aggregate - Products/ Completed Oper.
Watercraft and Recreational Vehicles	CSL	\$500,000	per occurrence
Employers Liability			
A. Bodily Injury by Accident		\$500,000	per accident
B. Bodily Injury by Disease		\$500,000	each employee
		\$500,000	limit policy
◇ Professional Liability			
All eligible professions and occupations		\$1,000,000	per occurrence
		\$2,000,000	aggregate
<i>NOTE: Insurance agency's underlying policy must have a separate \$1,000,000 limit for each agent/producer.</i>			

**23. PREMIUM CALCULATION - COMMERCIAL UMBRELLA**

All Commercial Umbrella rating is done by the Home Office. Please submit a completed application to your Commercial Underwriter for a quote.

**◇ 24. MINIMUM PREMIUMS - COMMERCIAL UMBRELLA**

- |                              |                      |         |
|------------------------------|----------------------|---------|
| (a) \$1,000,000 policy limit | Light Hazard:        | \$400   |
|                              | Medium Hazard:       | \$650   |
|                              | Heavy Hazard:        | \$1,000 |
| (b) Additional limits        | Refer to Home Office |         |

INDIANA FARMERS MUTUAL INSURANCE COMPANY

**UMBRELLA PROGRAM**

25. **MERCANTILE UMBRELLA – GENERAL INFORMATION**

This program is designed to be used with the BusinessMaster policy, or the commercial liability coverage part under a CPP (for risks which meet the eligibility requirements). This program meets the needs of the smaller business which is not normally exposed to catastrophic liability losses.

The Mercantile Umbrella program is available ONLY when we write ALL the underlying insurance.

Important features of this program include:

- special pricing consideration
- smaller exposure = lower premiums
- smaller self-insured retention (SIR) = \$5,000 rather than \$10,000

Typical risks eligible for this program include:

- small mercantile risks
- apartments
- small drug stores (no cooking)
- funeral homes
- barber & beauty shops
- small offices

26. **BINDING AUTHORITY - MERCANTILE UMBRELLA**

Agents may bind coverage (for a \$1,000,000 limit ONLY) under a Mercantile Umbrella provided the risk meets the eligibility requirements listed in item #27 below.

27. **ELIGIBILITY REQUIREMENTS - MERCANTILE UMBRELLA**

The Mercantile Umbrella may be written ONLY IF ALL the underlying coverages are written by Indiana Farmers. The following general guidelines should also be helpful in determining eligibility for this program.

Sales - not more than \$1,000,000 gross annual sales

Locations - not more than 3 locations

Automobile - (1) not more than 4 owned units  
(2) regular radius of operation not more than 100 miles  
(3) no heavy or extra heavy trucks or tractor trailer units

Apartments - (1) not more than 60 living units total at all locations  
(2) no swimming pools  
(3) not taller than 3 stories

Offices - (1) total area not more than 100,000 square feet  
(2) not taller than 3 stories

Other than Office - total area not greater than 10,000 square feet

◇ 28. **UNDERLYING POLICY LIMITS REQUIRED - MERCANTILE UMBRELLA**

Same as the regular Commercial Umbrella program - see table of "UNDERLYING POLICY LIMITS REQUIREMENTS" in item #22 on page UMB-17.



INDIANA FARMERS MUTUAL INSURANCE COMPANY

**UMBRELLA PROGRAM**

◇ ANNUAL RATES (for first \$1 million of coverage)

<b>MERCANTILE (Commercial) UMBRELLA</b>				
(The Umbrella policy premium will be the SUM of the premiums shown below for all applicable exposures)				
EXPOSURE			UNDERLYING LIMITS	
			\$500,000	\$1,000,000
General Liability (premises/operations and products/completed operations – including non-owned auto)			\$125	\$110
Auto Liability				
(a)	Private Passenger & Light Service (under 10,000 lbs. GVW)	(per unit)	60	50
(b)	Light Retail or Commercial (under 10,000 lbs GVW)	(per unit)	80	60
(c)	Medium, Service, Retail or Commercial (10,001-20,000 lbs. GVW)	(per unit)	100	80
Uninsured/Underinsured Motorists Coverage (each auto, van or truck)			50	50
(each motorcycle, moped, scooter, etc.)			50	50
◇	Professional Liability:			
	Barber	(per person)	N/A	10
	Beautician	(per person)	N/A	20
	Clergy	(per person)	N/A	25
	Mortician	(per person)	N/A	20
	Optical & Hearing Aid	(per person)	N/A	20
	Printer's E & O	(per location)	N/A	35
	Veterinarians	(per person)	N/A	40
<b>NOTE: Professional Liability coverage cannot be provided by the Umbrella policy unless the "per occurrence" liability coverage limit on the primary (underlying) policy is at least \$1 million.</b>				
HIGHER LIMITS (Umbrella policy limits over \$1 million)				
<i>You must contact the Home Office for underwriting approval and rating for Umbrella policy limits over \$1 million.</i>			Refer to Home Office	
MINIMUM PREMIUMS				
	First \$1,000,000	- including owned auto	400	400
		- excluding owned auto	350	350
	Additional Limits		Refer to Home Office	