

RLI Personal Umbrellas & Endorsements

Your insured has a Personal Umbrella policy with RLI and calls to tell you they've purchased a new car. Bought a boat. Finally got that weekend house on the lake they've always wanted. How do you get these changes made by RLI?

All of these would be considered an exposure change and these are not endorsed mid-term. RLI asks that you notate your files accordingly and instruct the insured to make the update on their next renewal questionnaire. Coverage would be extended provided the new car, boat or cabin is within RLI's guidelines, the required underlying liability is maintained, and it's a covered cause of loss subject to the policy provisions, exclusions and/or limitations.

RLI only processes endorsements on PUP policies for the following reasons:

- Name of the insured changes. The named insured can consist of up to 2 unrelated individuals provided they reside in the same household. A policy cannot be endorsed to reflect an estate or trust.
- Mailing/primary address of the insured changes.
- The insured requests an increase/decrease in their liability limit.
- The insured requests to add/delete UM/UIM coverage.
- The insured changes their underlying automobile limit to a different limit that is acceptable to RLI.

To make any of these 5 changes mid-term, submit a change request with the insureds name, policy number, request details and insured's signature to Natalia Rogers at processing@iiamt.org. If you have any questions, please call (406) 442-9555 extension 106 or send an email.