



Comprehensive Personal Liability and Excess Comprehensive Personal Liability Webinar

Co-Hosted by: Braishfield and USLI

We are SUPER PUMPED that you are here!!

Agenda

- ▶ Who is USLI
- ▶ CPL and Excess CPL
- ▶ How to Get a Quote with USLI
- ▶ Leveraging Instant Phone Quote
- ▶ Web Quoting
- ▶ How to Bind a USLI Policy
- ▶ Questions and Answers

About USLI

- ▶ Braishfield is excited to be offering our Partner Agents direct access and expedited service to USLI for all your quoting needs.
- ▶ USLI is an of A++ rated Berkshire Hathaway company that supports its products with financial strength and stability
- ▶ They are an industry leader who specializes in underwriting low premium, low hazard specialty insurance products and wants to be your go-to-company for small businesses.



Who is USLI



- ▶ USLI is committed to making a difference through our well-designed products delivered to you with unparalleled speed, service and support.
- ▶ We are passionate about our service reputation and how it reflects on you.
- ▶ Multi-platform delivery (phone, web, email)



facebook.com/usli150



twitter.com/usli150



linkedin.com/company/usli



youtube.com/uslivideos



flickr.com/usli150



What is Comprehensive Personal Liability (CPL)?

- Stand Alone Liability Policy
- Provides Personal Liability
 - Limits up to \$1 million with no aggregate or deductible
- Provides Medical Payments to Others
 - \$5,000 included
- Provides Personal Injury
 - Includes libel, slander, and wrongful eviction up to the policy limit

*Wrongful eviction is no longer offered in CA



Who Needs a CPL?

- Entity other than an individual
- Rental properties
- Vacation homes
- Vacant land
- Builders risk
- Standalone property in state run program



What is our appetite?



- Varied named insureds
- Up to 15 1-4 family* dwellings
- Seasonal/Secondary dwellings
- Short-term rentals
- Dwellings under construction, renovation, or for sale
- Condo units
- Mobile Homes
- RV lots
- Vacant Land

*Three and four family locations are no longer eligible in AZ, CA CT, FL, GA, IL, MO, PA, and WA

Common Ineligible Exposures

- Farming or land leased to others
- Hunting
- Vacant land with a dock
- We make an exception for RV lots
- Vacant homes that will not be occupied, renovated, or up for sale



- **Host Liquor Liability** is included
- **Dog Liability** is included for most breeds with no sublimit
- **Property managers** can be added to the policy as Additional Insureds for no additional premium
- **Admitted** and eligible for **Direct Bill** for in CA, NC and SC
- **Web Quoting and Binding** is available

What about higher limits?

- Our Excess Comprehensive Personal Liability product can offer limits up to \$5M in most states
 - **1M is the highest limit available in AL, CA, FL, and MS**
- Follow Form Policy
 - **Includes animal and pool liability if it is included on the underlying coverage**
- Can be used as a Stand Alone or Buffer Policy
 - **Property managers may require higher limits**
 - **Citizens (FL) \$200,000 excess of \$100,000**

? WHY SELL EXCESS CPL

- Many carriers now restrict liability limits to \$500,000 or less
- An umbrella will not extend coverage due to an underlying limit or the location is written with a different carrier
- Insured wants additional protection

Excess CPL Hit Zone



- Varied name insureds
- Up to 15 1-4 family dwellings
- Seasonal/Secondary dwellings
- Short-term rentals
- Dwellings under construction, renovation, or up for sale
- Vacant dwellings with at least \$300,000 of underlying coverage
- Condo Units
- Mobile Homes
- RV lots
- Vacant Land

Claims examples

- ▶ Drive-by shooting on the sidewalk outside of our insured's home. One fatality and one injury – total payout \$1.1M
- ▶ Underage friend of insured's daughter took alcohol from insured's home and was later involved in a single car accident, killing a passenger. Paid policy limits of \$300k
- ▶ Insured's caretaker came to property to check on it, took a glass of wine on the dock, a loose board struck the glass breaking it and causing the caretaker to go blind. Paid \$1 million excess
- ▶ An overgrown tree inhibited the plaintiff seeing a stop sign at an intersection. Paid \$2 million excess

How to Get a Quote



- ▶ Instant Phone Quote – **888-845-1729**
 - New opportunity that we are introducing today!
 - Quotes in 5 minutes or less
- ▶ Quote online at www.Braishfield.com
 - Quote 24/7

MULTIPLE QUOTING
METHODS



Leveraging Instant Phone Quote



**We have created a dedicated toll free number
for our Partner Agents**

1-888-845-1729



SAVE



**We are accessible Monday - Friday from 7:00AM-8:00PM
EST and on Saturday's from 9:00AM-1:00PM**

Leveraging Instant Phone Quote



- ▶ Quote business with USLI over the telephone in 5 minutes or less
 - Immediate access to a team of 60+ underwriters who will help you pre-screen your risk, determine the best product, and quote with an average of 5-7 rating questions
 - More than 50% of the team has retail agency experience
 - Eliminates the time it takes to complete a paper application
 - Phone quoting is available for over 50 products and thousands of classes of business



CALL
888- 845- 1729
FOR AN INSTANT QUOTE!



For all other inquiries please call
888-335-6616

With just a few questions, we can provide you an Instant Quote for:

COMMERCIAL LINES PRODUCTS

- 1-4 Family Dwellings
- Apartments
- Artisan Contractors (30 classes- see reverse side)
- Beauty/Nail Salon/Barber Shop
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Truck
- Contractor's Equipment
- Convenience Stores/Deli/Grocery/Liquor Store*
- Fitness Centers
- Home Based Business
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Lessor's Risk Only
- Liquor Liability
- Main Street Mercantile
- Office Product
- Residential Condominium Units Owners
- Restaurants*
- Special Events*
- The Long Shot (Hole-in-one Coverage)
- Specialty Training Schools (Dance, Music and Tutoring)
- Truckers General Liability
- Vacant Building/Vacant Land (Commercial Use)

PROFESSIONAL/NON PROFIT PRODUCTS

- Arts & Culture
- Community Associations
- Cyber Liability
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Non Profit Directors & Officers Liability
- Property Managers Professional Liability
- Real Estate Errors & Omissions
- Technology Professionals
- Youth Sports

PERSONAL LINES PRODUCTS

- 1-4 Family Dwellings - (DP-1/DP-3)
- Comprehensive Personal Liability
- Condo Unit - Owned/Rented (HO-6)
- Renters (HO-4)
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- Personal Umbrella
- Vacant Land (Personal Use)

* Liquor liability is available for most states
Product and Coverage availability varies by state



Our underwriters are available Monday-Friday: 7 a.m. to 8 p.m. ET and Saturday: 9 a.m. to 1 p.m. ET
Quote Online 24/7 at www.braishfield.com

Product, terms and coverages may vary. Not available in all states. Contact your underwriter for details.

04/2019





CALL 888-845-1729 FOR AN INSTANT QUOTE!

For all other inquiries please call 888-335-6616

ARTISAN CONTRACTOR ELIGIBLE CLASSES

- Air Conditioning Systems or Equipment
- Carpentry- interior
- Carpentry- residential property not exceeding 3 stories
- Carpentry- shop only
- Carpet Cleaning
- Ceiling/ Wall Installation
- Door/Window Installation
- Driveway/ Sidewalk Paving or Repaving
- Drywall/Wallboard Installation
- Electrical Work within buildings
- Floor Covering Installation
- Furniture or Fixture Installation (Metal or Wood)
- HVAC (No LPG)
- House Furnishing Installation
- Janitorial Services
- Landscape Gardening
- Lawn Care Services
- Masonry
- Painting- Exterior
- Painting- Interior
- Painting- shop only
- Paperhanging
- Plumbing- Commercial/Industrial
- Plumbing – Residential
- Siding Installation
- Sign Painting or Lettering- Inside Buildings
- Television or Radio Set Receiving Set Installation or Repair
- Tile, Stone, Marble Work
- Upholstering
- Upholstering- shop only
- Window Cleaning



Our underwriters are available Monday-Friday: 7 a.m. to 8 p.m. ET and Saturday: 9 a.m. to 1 p.m. ET

Quote Online 24/7 at www.braishfield.com

Product, terms and coverages may vary. Not available in all states. Contact your underwriter for details.

04/2019



Leveraging Instant Phone Quote



- ▶ What to expect after the call
 - Copies of the quote, along with a pre-filled application and point of sale materials will be immediately emailed to you.
 - If we are not able to quote a particular risk over the phone, we will warm transfer you over to Braishfield to discuss other possible options.

***Instant Phone Quote helps you
convert opportunities into cash***

Leveraging Instant Phone Quote



- ▶ Why should you pick up the phone and call?
 - Phone Quoting produces results
 - Higher quote ratios
 - 95.3% Quote/Submission
 - Higher bind ratios
 - 32% Bind/Quote
 - Instant Customer Service



Our Service = Your Sales Advantage



WEB QUOTING

Leveraging Instant Quote on the Web



- ▶ Quote online at www.Braishfield.com
- ▶ When you are quoting online, you can web chat with one of our Instant Quote underwriters to resolve system questions or underwriting submit issues
- ▶ Our underwriters will work with you to turn the submission into a quote along with pre-filled applications and point of sale materials

How to Bind a USLI Policy

- ▶ Binding Instructions are located on the Binding Instructions Page, which is attached to each quote
 - In order to request binding, who to send your bind request to at Braishfield
 - What documents to include with your Binder Request
 - Payment Options

USLI Binder Request Instructions

In order to request binding, **Email to:** service@braishfield.com or **Fax to:** 888-335-6615

The following documents must be included with your Binder Request:

- Copy of the Quote, that includes:
 - o Requested Effective Date
 - o Limits Requested (if applicable)
 - o Optional Coverages Requested (if applicable)
 - o Direct Bill Selection and Payment Options (if applicable)
- Completed and Signed Application
- Completed and Signed Terrorism Form (for Commercial Policies ONLY)
- If full payment is collected, a copy of payment check OR if using ACH (E-Check) or Credit Card, a copy of the online payment receipt.
- If using Premium Financing, a copy of the down payment check or online payment receipt AND a copy of the signed Premium Finance Agreement.

If quote is provided on a Non-Admitted basis:

- Completed and Signed Diligent Effort Statement/Surplus Lines Affidavit - Forms can be found by going to the Braishfield Web Portal.

NOTE: For Special Event quotes, **proof of payment is required to be sent with the Binder Request.**

Payment Options

- Payment must be collected prior to submitting your binder request. **Your agency is responsible for any earned premium due to lack of payment to us.**
- For Payment Options, visit the payment options page at: <https://www.braishfield.com>
- If using Premium Financing, a copy of the signed Premium Finance Agreement should be sent with the Bind Request.
- Direct Bill – If quoted on an Admitted Basis and Direct Bill is available. **NOTE:** If Direct Bill option is selected, **DO NOT collect payment from the customer, USLI will bill the customer directly.**

Allstate Agents

- o If paying by paper check, the customer's check should be payable to Braishfield.
- o Agency Bill Policies - An invoice will be supplied to you with the binder or policy. Hold payment until you receive our invoice.

All Other Agents

- o If paying by paper check, the customer's check should be payable to your agency.
- o Payment should be submitted to Braishfield **NET** of commission.
- o Agency Bill Policies - An invoice indicating commission amount and amount due will be supplied to you with the binder or policy. Hold payment until you receive our invoice

Contact Braishfield

- ▶ Thank you for your time
- ▶ Visit us at www.Braishfield.com
- ▶ Contact me for more information:

John Barfield, jbarfield@Braishfield.com

Office number: 888-335-6616

Connect with me via **Linkedin** linkedin.com/in/therealjohnbarfield

Follow us for news, updates and tips!



[facebook.com/
braishfieldassociates](https://facebook.com/braishfieldassociates)



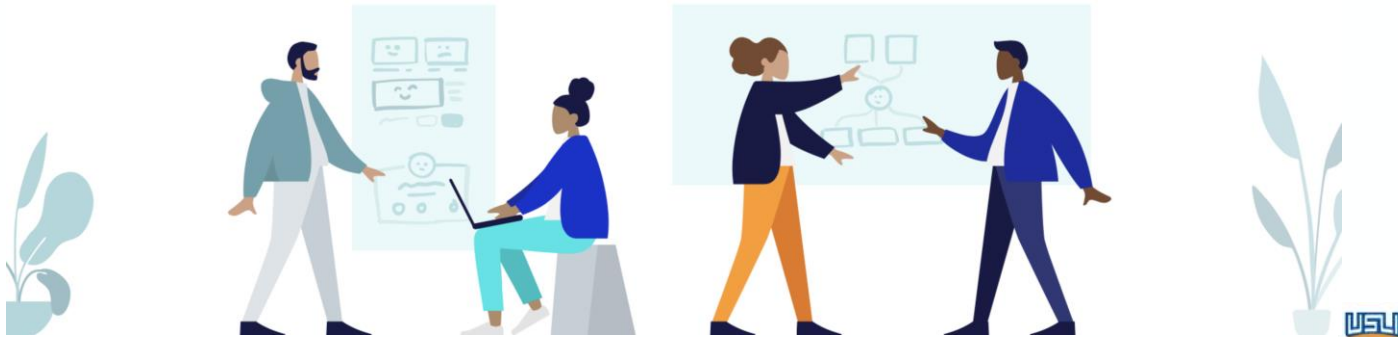
[instagram.com/
braishfieldassociates](https://instagram.com/braishfieldassociates)



[linkedin.com/
company/braishfield](https://linkedin.com/company/braishfield)

Questions?

ANY QUESTIONS??



This presentation is intended for the sole purpose of providing a quick reference tool concerning the insurance product(s) described herein. The descriptions contained herein are not intended to be complete descriptions of all terms, exclusions and conditions in applicable policies, but are solely provided as general descriptions of the coverage, rates, eligibility criteria and other underwriting considerations involved. Descriptions contained herein are general and informational only and are not intended to supplement, modify or replace actual policy terms and conditions.

Products or policies referenced in this presentation may not be available in all states.