



# **Personal Lines Segment:**

## **USLI Personal Lines Update and Instant Quoting**

Co-Hosted by: Braishfield and USLI

**We are SUPER PUMPED that you are here!!**

# Agenda

- ▶ Who is Braishfield
- ▶ Why USLI
- ▶ Who is USLI
- ▶ Coverages and Products
- ▶ Leveraging Instant Phone Quote
- ▶ Web Quoting
- ▶ How to Bind
- ▶ Questions and Answers

# Who is Braishfield

- ▶ Established in 1984
- ▶ Write Commercial and Personal Lines for numerous carriers
- ▶ Offer Admitted and Non-Admitted carriers
- ▶ A Member of Bridge Specialty Group
- ▶ Licensed for Property & Casualty, as well as Surplus Lines in all states.

# Why USLI

- ▶ Braishfield is excited to be offering our Partner Agents direct access and expedited service to USLI for all your quoting needs.
- ▶ 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 an of A++ rated Berkshire Hathaway company that supports its products with financial strength and stability
- ▶ 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 and web)



H06



# HO 6 Product

- ▶ Available in all states except AK, **AL, CA, FL, HI, KY, LA, WV**
  - Primary liability coverage available where bolded
- ▶ Owner-occupied condos: primary and secondary
- ▶ Condos rented to others
  - Annually
  - Seasonally/Weekly/Nightly
    - Home sharing endorsement included



# HO 6 Product

- ▶ Individuals, LLCs, estates, trusts, limited partnerships as named insured
- ▶ Coverage A limits up to \$500,000
- ▶ Coverage C limits up to \$200,000
- ▶ Loss of use/rents up to \$50,000
- ▶ Loss assessment up to \$50,000
  - No cap toward a master deductible
- ▶ Liability up to \$1 million including full personal injury
- ▶ Can add property manager or association as additional insured
- ▶ Water back up of \$5,000 included



# Rental Dwelling



# Rental Dwelling Appetite

- ▶ Rental dwellings that are rented annually, owned by individuals, trusts, estates or LLCs, and used as investment properties/rental income
- ▶ Up to 10 locations in personal lines
- ▶ Not a market for ...
  - HO 3 coverage
  - AK, **AL, CA, FL, HI, KY**, LA, **TN**, WV
    - Primary liability coverage available where bolded

# Rental Dwelling Appetite

- ▶ DP 3 coverage available up to 90 years old
- ▶ Up to \$1 million in property limits per location — higher limits available in Commercial Lines
- ▶ Liability up to \$1 million including full personal injury
- ▶ No aggregate limit for liability
- ▶ Automatically extend coverage for other structures and fair rental value

**Vacant**



# Vacant Appetite and Selling Features:

- ▶ Can consider a variety of vacant homes and condo units including those under renovations
- ▶ No restriction on length of vacancy
- ▶ Available on commercial forms in all states except AK, LA and WV
  - Property limits up to \$3 million
- ▶ Available on Personal Lines forms in AZ, CT, GA, IL, IN, MI, MN, NJ, NY, OH, PA, SC and VA
  - Property limits up to \$1 million

# Vacant Appetite and Selling Features

- ▶ Replacement costs and special form available depending on age and updates
- ▶ Policy terms of 3, 6, 9 and 12 months available
- ▶ No minimum earned premium
- ▶ Package and monoline coverage available
- ▶ Personal property/contents coverage available
- ▶ Ability to consider properties with a pool

**Comprehensive  
Personal Liability  
and Excess  
Comprehensive  
Personal Liability**



# Where USLI Can Fill the Gaps

- ▶ Rental properties
  - Annual and short-term including home sharing exposures
- ▶ Vacation homes
- ▶ Vacant land
- ▶ Dwellings or condo units
- ▶ Stand alone property in a state run program
- ▶ Homes under construction
- ▶ Mobile homes and RV lots





# Where USLI Can Fill the Gaps

- ▶ Up to \$5 million in additional limits in most states
- ▶ Follow form coverage over primary liability
- ▶ Ideal for:
  - Higher limits are desired, but you do not control the personal umbrella
  - Certain exposures that cannot be included on a packaged umbrella
  - Rentals, vacant properties, vacant land, homes under construction and many more exposures eligible
  - Primary carrier restricts liability limits to \$500,000 or less

# Personal Umbrella and Excess Umbrella



# USLI Personal Umbrella: Stand Alone Solution

- ▶ Broad range of entities considered including Trust & LLC
- ▶ No schedule of exposures is required
- ▶ Drop-down, first dollar coverages
  - Non-owned boats under 26 feet and under 300 horsepower
  - Non-owned recreational vehicles
  - Non-owned autos outside the U.S.
- ▶ Personal injury buyback option
  - Can be purchased if personal injury is excluded on the primary homeowners or renters policy

# Personal Umbrella/Excess Umbrella

- ▶ Limits available in most states when auto or watercraft is included
  - Preferred applicants: Up to \$2 million
  - High risk applicants: Up to \$1 million
  - High profile: Up to \$2 million
  - Farm and ranch owners: Up to \$2 million
  - Excess uninsured motorists/underinsured motorist coverage: Up to \$1 million

# Home Based Business



# Home Based Businesses:

.....44% don't have or don't know what's covered for their business

Homeowners policy provides little coverage

- Business personal property
- Liability
- Loss of business income

Commercial business owners package

- Designed for main street mercantile businesses
- Liability rates contemplate higher foot traffic
- As a result, may be expensive

# Home Based Business Coverage Options

- ▶ Business personal property (on- and off-premises)
  - On-premises: \$5,000 included, can increase to \$100,000
  - Off-premises: \$10,000 included, can increase to \$15,000
- ▶ Liability limits up to \$1 million
- ▶ Loss of business income
- ▶ Host liquor liability
- ▶ Errors and omissions (E&O) — \$25,000 of E&O coverage for most classes

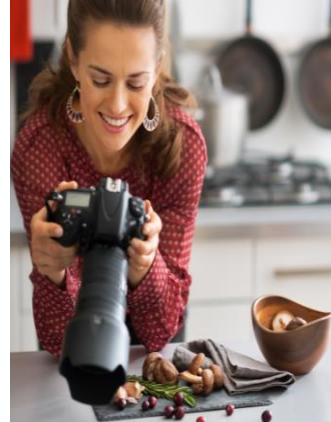
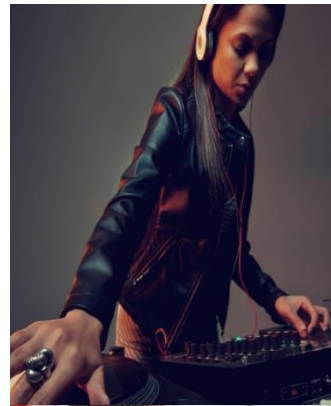
# 140 Classes Offered!

Top Classes Include:

Bakers, Photographers, Personal Fitness Trainers, Teachers/Tutors, Crafts, Professional organizers, Car detailers, Disc jockeys (DJs), Beauticians, Sale of personal care products

Recently Added Classes Include:

Photo Booths, Language Instructors, Pet Accessories, Pet Sitters/Groomers, Wedding Officiants





# Special Event Exposure

## ► Broad eligibility:

- Concert
- Conference/convention
- Festival
- Fundraiser
- Golf outing
- Hole-in-one contest
- Musical/theater event
- Parade
- Party/social event
- Sporting event
- Trade show
- Wedding

**And many more!**

- **Events featuring fireworks or mechanical rides**
- **One day, multi-day & annual policies available**
- **Up to \$50,000 prize value for Hole-in-one coverage**
- **Event hosts, vendors, performers/entertainers, caterers, etc.**

***No application needed!***



**Instant Quote:**  
**Phone & Web**  
**Call 888-845-1729**



# What Is Instant Phone Quote?

- ▶ The quickest way to get a quote available!
- ▶ When you dial **888-845-1729** you will be connected to one of our 90+ underwriters who are ready to assist you
- ▶ We will then ask the key rating information to generate a premium
- ▶ The underwriter will email that quote directly to you along with a pre-filled application ready for the applicant to verify and sign
- ▶ If we cannot quote a risk over the phone, we will refer you back to **Braishfield**.

# CALL FOR AN INSTANT QUOTE

**888-845-1729**



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

## Commercial Lines Products

- 1-4 Family Dwelling
- Artisan/Trade Contractors
- Beauty Salons and Barber Shops
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Trucks
- Contractor's Equipment
- Convenience/Deli/Grocery/Liquor Stores
- Fitness Centers
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Liquor Liability
- Main Street Mercantile
- The Office
- Residential Condominium Unit Owners
- Restaurants
- Specialty Educators, Trainers and Instructors (dance, music and tutoring)
- Truckers General Liability
- Vacant Building/Land

## Professional/Nonprofit Products

- Arts and Cultural Organizations
- Business/Trade Associations (Chambers, Professional Associations, Business Membership Associations)
- Charitable Organizations (Fundraising Organizations, Supportive Organizations or Foundations)
- Community Associations
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Miscellaneous Errors and Omissions
- Nonprofit Excess/Umbrella
- Nonprofit Directors and Officers
- Property Managers Professional Liability
- Real Estate Errors and Omissions
- Social Services (Food Banks/Soup Kitchens, Counseling Organizations and Youth Programs)
- Sports Organizations
- Technology Professionals

## Personal Lines Products

- Comprehensive Personal Liability
- Dwelling Package
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- HO4-Renters
- HO6-Condo Unit Owners
- Home Based Business
- Personal Umbrella
- Vacant Dwelling

## Special Events

- Festivals and Concerts
- Fundraisers and Sporting Events
- Golf Outings and Hole-in-One Contests
- Trade Shows and Conventions
- Weddings and Parties

**NO ACORD FORMS NEEDED TO QUOTE!**

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  
[braishfield.com/quotes/usli](http://braishfield.com/quotes/usli)

**Main Office**  
888-335-6616

*For binding, endorsements and policy issuance questions,  
please contact us at our main office.*

4/25



# 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 directly to you
- ▶ All bind requests should be sent to **Braishfield** at **[service@braishfield.com](mailto:service@braishfield.com)**.

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



**WEB QUOTING**

# How to Log In Today



### Login/Create USLI Account

Please provide the following details.

Verification code has been sent. Please copy it to the input box below.

**Verify code**

**Send new code**

1. Go to [www.Braishfield.com/quotes/usli](http://www.Braishfield.com/quotes/usli)
2. Click 'Quote Now'
3. Click Start a Quote
4. Enter your email and password to access your account
  - New user? Enter your email, click "Send Verification Code," then enter the code you receive and click "Verify Code" to continue
5. Begin Quoting!



## Instant Quote – Online Chat





# Online Underwriting Resolution Through Web Chat

- ▶ 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

***Instant Quote can reduce  
transaction time from days  
to minutes!***

# Get a Quick Quote!



## Call the Instant Quote team at USLI

➤ Dial **888-845-1729**

- ✓ No Acord form needed to quote
- ✓ Underwriters available  
7 a.m. - 8 p.m. Monday through Friday  
9 a.m. - 1 p.m. on Saturday

## Get a quote Online at

[www.braishfield.com/quotes/usli](http://www.braishfield.com/quotes/usli)

- ✓ Quote 24/7
- ✓ No Acord form needed to quote

# 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](mailto: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

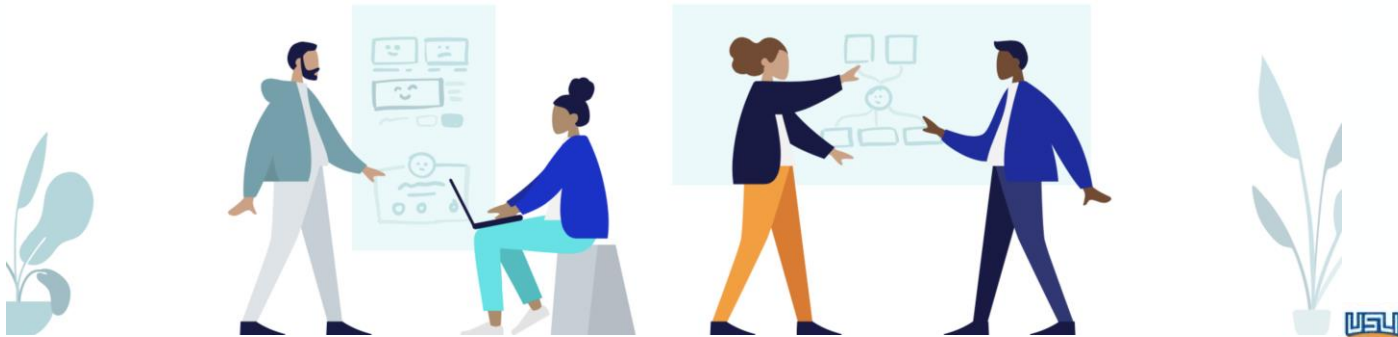
- o If paying by paper check, the customer's check should be payable to Braishfield.
- o Agency Bill Policies - An invoice will be supplied to you with the binder or policy. Hold payment until you receive our invoice.

#### 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

# Questions?

## ANY QUESTIONS??



# Contact Braishfield

- ▶ Thank you for your time
- ▶ Visit us at [www.Braishfield.com](http://www.Braishfield.com)
- ▶ Contact me for more information:

John Barfield, [jbarfield@Braishfield.com](mailto:jbarfield@Braishfield.com)

Office number: 888-335-6616

Connect with me via **Linkedin** [linkedin.com/in/therealjohnbarfield](https://www.linkedin.com/in/therealjohnbarfield)

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*Agents must be enrolled with Braishfield prior to quoting and binding. If agents are not enrolled with Braishfield prior to quoting, the quote will not be honored and will not be bound.*

*Agents must be properly licensed in all states that they receive a quote in. If agents are not properly licensed, the quote will not be honored and will not be bound.*