

# Alabama

## RLI Insurance Company - Personal Umbrella Premiums

Effective February 1, 2005 – New Business • April 1, 2005 – Renewal

Zip Code (1 <sup>st</sup> 3 Digits)	Class	\$1 Million	\$2 Million	\$3 Million	\$5 Million
Entire State	Preferred	\$123	\$221	\$ 295	\$ 387
	Standard	\$189	\$340	\$ 454	\$ 595
	Standard with Youth	\$302	\$544	\$ 725	\$ 951
	Standard II	\$275	\$495	\$ 660	\$ 866
	Standard II with Youth	\$440	\$792	\$1,056	\$1,386

Youth is defined as any driver under the age of 22. If the risk has any drivers under the age of 22, underlying automobile limits of \$500/500/50 or \$500 CSL are required. All other risks require underlying automobile limits of \$250/500/50, \$300/300/50 or \$300 CSL. **Standard II** premiums are **NOT** available if there are drivers over the age of 69 in the household.

To qualify for the **Preferred** rate, all answers to questions 1 through 9 on the Application must fall under the **Preferred** column. Even if one answer falls under the **Standard** column, you use the **Standard** rate and even if one answer falls under the **Standard II** column, you use the **Standard II** rate.

For risks maintaining **\$100/300/50** underlying automobile liability limits.

**Note: The premiums displayed below are not applicable to risks with youthful operators and/or drivers over the age of 69.**

Zip Code (1 <sup>st</sup> 3 Digits)	Class	\$1 Million	\$2 Million	\$3 Million	\$5 Million
Entire State	Preferred	\$238	\$428	\$ 571	\$ 750
	Standard	\$312	\$562	\$ 749	\$ 983

To qualify for the **Preferred** rate, all answers to questions 1 through 9 on the Application must fall under the **Preferred** column. Even if one answer falls under the **Standard** column, you use the **Standard** rate. **Standard II** premiums are **no longer available for risks with \$100/300/50 underlying automobile liability limits.**

Add \$25.00 per Antique/Classic vehicle to the premiums above (count not to exceed 25). Antique/Classic vehicles are defined as private passenger vehicles licensed for road use, more than 20 years old, driven not more than 2,500 miles annually, owned for limited pleasure use, car shows and club events that are covered under a Collector Automobile policy. Antique/Classic vehicles should not be included in the count for Number of Licensed Vehicles when determining the Class.