



**PERSONAL UMBRELLA LIABILITY APPLICATION**

Please complete in full

Economical Insurance /  Waterloo Insurance /  Perth Insurance

Applicant's full name and postal address	Broker name and code
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LIMIT OF COVERAGE	Effective Date	Expiry Date	Payment Plan														
<input type="checkbox"/> \$1,000,000 <input type="checkbox"/> \$2,000,000 <input type="checkbox"/> \$3,000,000 <input type="checkbox"/> \$4,000,000 <input type="checkbox"/> \$5,000,000 <b>Retained Limit (Deductible): \$250</b>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:12.5%;">Day</th> <th style="width:12.5%;">Month</th> <th style="width:12.5%;">Year</th> <th style="width:12.5%;">Time</th> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>	Day	Month	Year	Time					<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:12.5%;">Day</th> <th style="width:12.5%;">Month</th> <th style="width:12.5%;">Year</th> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>	Day	Month	Year				<input type="checkbox"/> Company Bill <input type="checkbox"/> Broker Bill <input type="checkbox"/> Econopay (attach authorization)
Day	Month	Year	Time														
Day	Month	Year															
<small>All times are Standard Time at the applicant's postal address stated herein.</small>																	

**SCHEDULE OF PRIMARY (UNDERLYING) POLICIES:**

Type	Insurer	Policy Number	Limits	Policy Period	
				From	To
<b>Personal Liability</b>	<small>(must be member company of The Economical Insurance Group)</small>				
<b>Automobile Liability, including SEF/OPCF No. 44 Family Protection</b> <small>(see notes below under Risk Details)</small>					
<b>Watercraft Liability</b> <small>(see notes below under Risk Details)</small>					
<b>Details of Residences Located outside Canada – indicate:</b> 1. Type                      Location  2. Type                      Location	1. _____  2. _____	1. _____  2. _____	1. _____  2. _____	1. _____  2. _____	1. _____  2. _____
<b>Other Liability (describe):</b>					

**Warranty:** It is warranted that a minimum underlying limit of \$1,000,000 for personal liability coverage and a minimum underlying limit of \$1,000,000 for automobile liability coverage including SEF/OPCF No. 44 Family Protection Endorsement be maintained at all times.

**RISK DETAILS**

Occupation(s) of applicant(s): \_\_\_\_\_ Number of residences owned or occupied by the applicant: \_\_\_\_\_

**Watercraft – Details of all watercraft owned, hired or regularly used by the applicant:**

Description	Province of Registration	Waters Navigated	Length	Horsepower/kws

**If the Underlying Automobile is not insured with a member company of The Economical Insurance Group, indicate for all Drivers:**

Name	Licence # (Province)	Number of Vehicles owned, leased or regularly used by the applicant:	
		Automobile:	
		Motorcycles:	
		Recreational vehicles – All Terrain Vehicles:	
		Recreational Vehicles – Motor Homes:	
		Recreational Vehicles – Motorized Snow Vehicles:	
		Recreational Vehicles – Other (describe)	

<b>LOSS AND POLICY HISTORY</b>		
<b>Date of loss (d/m/y)</b>	<b>Cause of loss</b>	<b>Amount of loss</b>

Has the applicant or any member of the household ever had an action brought against them or been held legally liable as a result of libel, slander, or defamation of character?  Yes  No If "Yes," provide details including date and amount of loss.

<b>PREVIOUS INSURER</b>
Name: _____
Policy No.: _____ Expiry date (d/m/y): _____
Has any insurer cancelled, declined, or refused to renew or issue any personal insurance to the applicant within the past 5 years? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", provide details.

<b>OTHER POLICIES WITH THE ECONOMICAL INSURANCE GROUP</b>	
<b>Property</b>	<b>Automobile</b>

**PREMIUM CALCULATION**

*Note: Rating is to include all exposures present in the insured's household, i.e., the spouse and all persons under 21 in their care should also be considered as applicants for the umbrella coverage.*

<b>BASIC PREMIUM:</b> (Limit \$1,000,000; Retained Limit \$250)	\$
Includes: Two (2) residences, owned or occupied by the applicant Incidental office in the residence, owned or occupied by the applicant Watercraft owned, hired or operated by the applicant, maximum length 30 feet, maximum horsepower 50 (39 kw) Two (2) automobiles (excluding motorcycles) owned, leased or regularly used by the applicant One (1) recreational vehicle (excluding motorcycles) owned, leased or regularly used by the applicant Additional protection provided but not covered by the underlying policies.	_____

<b>ADDITIONAL CHARGES:</b>	<b>Quantity</b>	<b>Rate (each unit)</b>
Additional residence or location	@	\$
Additional Watercraft (maximum 30 feet in length)	@	\$
with motors totalling 51 hp to 100 hp	@	\$
with motors totalling over 100 hp	@	\$
<i>Note: If more than one power unit is used to propel the watercraft, the rate is based upon the total horsepower of all units combined.</i>		
Additional watercraft (over 30 feet in length) with or without motors	@	\$
Additional automobiles (excluding motorcycles)	@	\$
Additional recreational vehicles (excluding motorcycles)	@	\$
Motorcycles owned or leased by the applicant	@	\$
Hobby Farm at principal residence	@	\$
Home Run Business at principal residence	@	\$
<b>Sub-total (a):</b>		\$

<b>INCREASED LIMITS:</b>	Sub-total (a): \$	x Factor =	\$
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<b>CREDIT FOR \$2,000,000 UNDERLYING LIMITS:</b> (all underlying policies)	less	\$
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<b>FINAL PREMIUM:</b>	\$
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**SIGNATURES**

*Consumer and previous insurer reports containing personal, credit, factual, investigative, driving record or previous claim and loss information about the applicant may be sought in connection with this application for insurance or a renewal, extension or variation thereof. All provisions contained in the various forms issued under this contract shall be deemed to be contained in the present application for insurance. The answers in all parts of this application are correct to the best of my knowledge and belief.*

<b>Date</b>	<b>Signature of applicant</b>	<b>Signature of broker</b>
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