

FAQs Frequently Asked Questions

- Q. Should every vehicle for each resident of my household have the \$250,000/\$500,000 bodily injury and \$100,000 property damage or \$300,000 combined single limit on their auto policies?**
- A.** Yes.
- Q. Am I covered for my vacation home that is rented out?**
- A.** The policy has a business exclusion; however, this exclusion does not apply to 1-2 unit family homes that you rent out or are holding for rental, as long as there is underlying liability of \$300,000.
- Q. My neighbor and I jointly own a vacation house. Am I covered?**
- A.** Yes, for your interests only, as long as there is underlying liability of \$300,000 and you are a named insured on the policy. Your neighbor is not covered under this personal umbrella policy.
- Q. What happens if there are lower than required limits on my child's auto insurance, who is a resident of my household?**
- A.** You will have a gap in coverage for which you and/or your child will be personally liable.
- Q. Are my children who are away at college covered under my personal excess liability policy?**
- A.** Yes, as long as they maintain that your household is their primary residence when not at college. Note: if they have their own insurance policies, they should be written with the required underlying limits or there will be a gap in coverage.
- Q. I race my boat on weekends. Am I covered?**
- A.** No, coverage is not provided for any car, motorcycle, recreational vehicle or watercraft while practicing for or taking part in a competitive race. However, this does not apply to the racing of a sailboat.
- Q. I own or rent an aircraft and pilot it as a hobby. Am I covered?**
- A.** No, coverage is not provided for the ownership, maintenance or use of any aircraft or hovercraft. However, this does not apply to model airplanes of the hobby type or to an aircraft chartered with a pilot and crew by the Insured.
- Q. Am I insured for excess auto liability coverage when I rent a car on vacation in the U.S. or abroad?**
- A.** In most states, your primary auto policy will apply to rental in the U.S. and Canada - check with your insurance agent. If it does not and you rent a car for more than 60 consecutive days, then you need to purchase the required underlying auto limits of \$250,000/\$500,000 and \$100,000 property damage or \$300,000 combined single limit from the rental car company.
- If renting a car for 60 consecutive days or fewer, you would have excess liability coverage under the personal umbrella policy.
- Q. What happens if I borrow my neighbor or friend's car. Am I covered?**
- A.** Yes, a vehicle hired or borrowed for a period of 60 consecutive days or less is insured even if no underlying insurance exists on the vehicle.

- Q. I am going on a work assignment overseas as an International Service Personnel (ISP) employee. Does my PULI policy provide coverage for occurrences outside of the U.S. or Canada?**
- A.** Yes, the PULI policy territory is worldwide. However, you are required to maintain the equivalent underlying coverages and limits for your automobiles, homes, watercraft, etc. as you would if living in the U.S. Please refer to the policy declarations page for details regarding these underlying requirements.
- Q. I currently employ a caregiver for my children in my home. If the caregiver is injured in my home, do I have coverage under my PULI policy if the caregiver sues me?**
- A.** Generally speaking, yes. However, the PULI policy is not intended to provide coverage for any financial obligation you may be held liable for under any workers compensation, non-occupational disability, unemployment compensation or similar law. Nevertheless, homeowner's insurance policies commonly provide coverage for domestic or residence employees for injuries sustained in the Insured's household including providing medical payments coverage in addition to coverage for a lawsuit brought by the domestic employees against the Insured. There is no coverage for employment practice related coverage (e.g. unlawful termination).
- Q. I am an officer (or director) of a non-profit organization for which I do not receive pay. Does the PULI program cover me for any personal liability in connection with my service as an officer or director of the organization?**
- A.** Yes, however, the PULI policy is only intended to respond to allegations of personal injury or property damage. The PULI policy is not, for example, intended to respond to third party allegations for breach of fiduciary responsibility. Fiduciary Liability and Directors & Officers Liability Insurance are often purchased by the non-profit organization and insures all officers and directors while serving in that capacity.
- Q. If I die while insured, does PULI coverage continue for a surviving spouse and/or family members?**
- A.** Yes, a surviving spouse or household family member can continue the coverage until the end of the policy period or policy anniversary date. Coverage is also provided for your legal representative or any person having proper temporary custody of your property. This coincides with # 15
- Q. When and how should I notify the PULI insurer of an occurrence?**
- A.** The PULI policy is intended to respond to claims where potential damages may exceed the underlying policy limits for occurrences resulting in third party claims under your primary auto, homeowners or watercraft policies. Consequently, after an injury or occurrence takes place which may involve the PULI policy, you should notify Affinity Insurance Services promptly.
- Q. Do my PULI benefits continue after my membership ends with ABA?**
- A.** If an individual is no longer a member of the American Bar Association, their coverage will terminate 60 days from that date or the policy expiration or the cancellation date, whichever comes first.
- Q. I am doing some estate planning and I intend to establish revocable living trusts for myself and my spouse. This requires us to re-title certain personal assets into our respective trusts. Does PULI insure our trusts?**
- A.** Yes. Trusts are legal devices designed to hold title to personal assets for estate planning and other purposes. Often, both spouses are named trustees of their respective trusts. Therefore, by definition, as both the husband and wife are insureds under the PULI policy, by extension, the trusts are insured as well. However, you may wish to consult with your attorney regarding the specific circumstances of your trust as it pertains to the PULI program.

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ABA Personal Umbrella - PULI
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THE FOREGOING GENERAL INFORMATION IS INTENDED TO ASSIST YOU IN MAKING INFORMED DECISIONS. NOTHING CONTAINED HEREIN CHANGES THE TERMS AND CONDITIONS OF THE PULI POLICY.

American Bar Association Insurance is administered by USI Affinity. Insurance is brokered and underwritten by third party brokers and insurance companies who determine eligibility and scope of coverage. All questions should be directed to the appropriate broker or insurer. The ABA receives revenue for its sponsored member insurance programs and the funds are applied to offset the cost of program oversight, support member benefits and subsidize approved programs.