

DO YOU NEED. . .



ROBERT A. SCHNEIDER AGENCY, INC.

- A Carrier That Has Expertise In Personal Umbrella?
- An Agency That Makes It Easy To Obtain A Quote And Provides Quick Policy Issuance?
- The Security Of An A++ Carrier?

THEN YOU NEED OUR

PERSONAL UMBRELLA PRODUCT

We are willing to write applicants with **Underage Drivers, Poor Driving Records** (including DUIs), **High Performance Cars, Recreational Vehicles** and **Watercrafts**. We also offer **Excess Personal Umbrellas** for applicants who want higher limits than Their umbrella carrier will provide.

Coverage Features Include:

- Coverage available for Personal Injury at Full limit if covered by underlying insurance
- Limits up to \$10,000,000 Available
- Coverage available for Applicants with Poor Driving Records
- Coverage for Automobiles Provided to you by your employer
- Motorists coverage included in the Basic Premium. Additional limits available.
- Broadest Definition of Bodily Injury
- NO Self Insured Retention
- Excess for CPL, Auto & Watercraft available
- Coverage for Volunteer Activities such as Director or Officer of a Non-Profit Organization
- Coverage for Home Based Business Activities if underlying insurance applies
- Coverage for youthful and elderly operations
- \$25,000 of Excess Uninsured/Underinsured

Additionally, we offer *Personal Umbrella* products for **High Profile Applicants** (Celebrities, Entertainers, Locally & Nationally Recognized CEO's and Executives, Professional Athletes, Political Figures and Media Figures) as well as coverage for **Drivers 85 and Older**.

**MANY OF OUR APPLICATIONS ARE AVAILABLE ON OUR WEB SITE AT
WWW.RASINC.COM!**

For further information on any of the above products, call us today at toll free 1-800-862-6038 or feel free to email one of our Minnetonka staff:



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