

The Personal Umbrella Policy (AS82) offers global excess liability insurance coverage during the specified policy period, contingent upon the insured paying the premium and complying with all terms, including maintaining required underlying insurance. The policy defines "you" or "your" as the insured named in the Policy Declarations, while "insured person" includes the insured, their spouse, and household residents related by blood, marriage, or adoption. Coverage encompasses bodily injury, personal injury, and property damage, with exclusions for communicable diseases and certain environmental hazards. The insured must report any changes in personal information or underlying insurance within 30 days, and coverage will continue only if the insured requests it and pays any additional premium. Cancellation can occur by either party, with Allstate able to cancel within the first 90 days for any reason, or after 90 days for specific reasons such as non-payment or misrepresentation, with notice periods varying from a minimum of 10 days for non-payment to 20 days for other reasons. In the event of cancellation, unearned premiums will be refunded on a pro-rata basis, and the policy is void if obtained through fraud or misrepresentation. Governed by Florida law, disputes must be resolved in Florida courts, although claims related to occurrences outside Florida may be subject to the laws of that jurisdiction. The policy includes provisions for conditional reinstatement and fees for insufficient funds on premium payments.

Allstate's Coverage XL provides liability protection for damages the insured is legally obligated to pay due to bodily injury, personal injury, or property damage from a covered occurrence, subject to the policy's terms and limits. Coverage extends to personal activities, volunteer civic services performed without pay, and duties of domestic or farm employees not covered by Workers' Compensation Laws. Exclusions include business-related occurrences, injuries to employees (except domestic or farm employees), damages from land vehicles or watercraft used in business, aircraft ownership or use, intentional acts, pollution, mold, and claims related to illegal discrimination or misrepresentation. Payments for damages commence only after liability is established through an agreement or final judgment, and claims must be filed within 12 months of liability determination. Allstate will defend insured persons against claims, excluding punitive damages, and will not provide

defense if the occurrence is covered by other insurance. The policy allows for additional payments, such as court costs and interest on awarded damages, with liability limits capped at the amount stated in the Policy Declarations, and payments made only for damages exceeding the limits of any required underlying insurance.

Policyholders must promptly notify Allstate of occurrences and cooperate in the defense of claims, maintaining specified underlying insurance levels; failure to do so may result in a lack of coverage. The policy outlines required coverage amounts for various properties and vehicles owned or rented by the insured. For additional residences rented to others, coverage can be obtained as a separate policy or as part of a Homeowners Insurance package. The insured must maintain at least the Required Underlying Insurance amount for Bodily Injury Liability and Property Damage Liability coverage for each automobile owned or used, as well as for recreational motor vehicles designed for off-road use. For watercraft, the same insurance requirements apply, particularly for those meeting specific horsepower or length criteria. Optional coverages are available but only apply if indicated on the Policy Declarations, and purchasing these does not increase the overall liability limit beyond the specified per occurrence amount. One such optional coverage is Additional Dwelling Rented To Others—Coverage XR, which provides limited coverage for one- to four-family dwellings rented to others for residential purposes, ensuring these dwellings are not classified as business property when this coverage is purchased.