



# Personal Umbrella Coverage Guide, 2nd Edition (Personal Lines)

*Diane Richardson*

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**Personal Umbrella Coverage Guide, 2nd Edition (Personal Lines)** Diane Richardson

*Personal Umbrella Coverage Guide, Second Edition*, enables you to quickly master the inner workings of umbrella policies and their interaction with underlying homeowners and auto insurance, so that you can confidently advise clients and fully meet their needs.

**This unique resource combines many valuable features all in one place, including:**

- Clear analysis of the ISO, AAIS and MSO forms—including their differences
- Exposition of the elements common among all umbrella policies
- Explanation of the necessary interface between underlying and umbrella policies
- Expert insights into the definitions critical to providing underlying and umbrella coverages
- Complete examination of when and why umbrella policies are necessary and valuable
- Practical insights into potential gaps—with endorsements that may cover these gaps
- Clarification of the difference between excess and umbrella coverage
- Full review of eligibility requirements, definitions, conditions and exclusions
- And much more!

*Plus!* The ISO, AAIS and MSO umbrella forms are all in the book.

*Personal Umbrella Coverage Guide, Second Edition*, delivers a full analysis of who qualifies as insured, including non-spouse residents, foster children, children split between residences and trusts, and coverage for those in assisted living centers.

**In addition, this new, second edition now includes:**

- Explanations of updated policy forms
- A new chapter on exclusions
- Discussion of MSO forms
- Analysis of newly added exclusions, including those surrounding the internet, Facebook, Twitter, electronic aggression, and more—with expert analysis of relevant cases
- Examination of pollution and pollutants

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