

FOR THE SUBAGENT:

Understanding the Renewal Process FOR RLI PERSONAL UMBRELLA POLICIES

RLI mails a renewal application to the insured **85 days prior** to the policy expiration date. The **Agent does not** receive a copy.

With the renewal application, the insured receives a UM/UIM Rejection form, which includes the additional premium, if they had UM on the policy the prior year. (**Your insured must make a new selection each year if they have previously accepted UM**).

When the renewal application is received by RLI, and is complete and acceptable, a renewal bill is mailed to the insured. Limits of \$1, \$2, \$3 and \$5 million are offered and quoted, regardless of the limits the prior year. The agent **does not** receive a copy of the bill.

If RLI does not receive the renewal application by the specified date, a **Notice of Nonrenewal** is mailed to the insured, along with a duplicate renewal application. FAIA Member Services, Inc. receives one copy of the Notice of Nonrenewal, but not a copy of the renewal application. The Notice of Nonrenewal is forwarded to the agent.

If the renewal application is received but is incomplete, a **Notice of Nonrenewal** is mailed to the insured indicating what is incomplete on the application. The incomplete portion must be returned to RLI by the renewal date. FAIA Member Services, Inc. receives a copy of the Notice of Nonrenewal, which will be forwarded to the agent.

If the renewal application is unacceptable because it does not meet underwriting guidelines, the insured will receive a **Notice of Nonrenewal** explaining the reason. FAIA Member Services, Inc. receives one copy of the Notice of Nonrenewal, but not a copy of the unacceptable application. The Notice of Nonrenewal is forwarded to the agent.

If the insured does not pay the renewal premium by the due date, a **Lapse letter** is mailed to the insured. FAIA Member Services, Inc. receives one copy of the Lapse letter; it is forwarded to the agent.

The policy will renew if RLI receives the renewal premium by the due date (with a 10-day grace period).

Even though the renewal process is handled directly by RLI, **FAIA is the place you call** when checking the **status of a renewal**. If you call RLI, they will refer you back to FAIA, since we are the Administrator.

If you have any **questions concerning RLI Personal Umbrella policies**, please call FAIA Member Services, Inc. at (850) 893-4155; Stacey Chester at extension 349 for policyholders whose last name begins with L through Z, or Lynn White at extension 322 for policyholders A through K. Our fax number is (850) 893-8002.