



## Personal Liability

**Have you seen the competition's rates skyrocket and product offerings decrease?  
At MacNeill, we have multiple company partners that offer some of the most  
competitive rates and the broadest coverage.**

**Below are some of the highlights of our product offerings:**

**Personal Umbrella:**

Our Personal Umbrella Products are easy to use and come with the stability of A+ Rated Companies. Our products have no self insured retention. We also offer excess Uninsured/Underinsured Motorist Coverage with limits up to \$10 million and no limitations on the number of autos, boats, RV's or operators. We write applicants with underage drivers, older drivers, poor driving records (including DUI's) and larger watercraft.

**Celebrity Applicants:**

We write high profile applicants such as politicians, entertainers and professional athletes. Personal Injury coverage is available.

**Excess Personal Umbrella:**

Available for applicants who desire higher limits than their primary umbrella carrier will provide.

**Excess Personal Auto Liability:**

Attaching at a minimum underlying limit of \$250,000/\$500,000/\$100,000, this product enables applicants to increase their primary limits or meet the minimum point of attachment for their Personal Umbrella.

**Primary Comprehensive Personal Liability:**

Our monoline product is designed to fill the void where a standard Homeowner's policy is hard to find. We offer a broad coverage appetite including Individuals, Limited Liability Corporations (LLC's), Trusts, Estates, and Limited or Family Partnerships. Available for one to four family, owner, & tenant occupied dwellings as well as vacant land. Short-term rentals that are weekly or monthly are eligible.

**1-4 Family Dwelling Product:**

Designed for two to four family owner occupied and one to four family tenant occupied dwellings. Our product is available on either a DP-1 Basic Form or DP-3 Special Form. Section II Liability Supplement is optional.

**Home Based Business:**

This package is designed for home based businesses with up to \$500,000 in Gross Annual Sales and one employee. Business Personal Property limits up to \$100,000 and liability limits up to \$1,000,000 are available. Business income with extra expense coverage up to the actual loss exposure is also available. Equipment breakdown coverage up to \$100,000 is included for all classes and Professional Errors & Omissions sub-limit of \$25,000 is available to select classes. There are more than 150 eligible classes. This product offers efficient online quoting capabilities.



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**Call today and feel the difference that experience makes!**

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The logo for Focus Finance, LLC, featuring the word "Focus" in a stylized, cursive font above the words "FINANCE, LLC" in a smaller, sans-serif font. The logo is positioned on the right side of a white banner that also contains a blue semi-circle graphic.