PO Box 2210
Viroqua, WI 54665
(855) 555-0112
driftlessmutual.example

Driftless Mutual Insurance Company

Personal Umbrella Liability Policy Declarations

Policy number: DM-UM-3310772-07

Policy period: March 1, 2026 to March 1, 2027

Named insured: Raymond C. Ostrander and Margaret A. Ostrander

Limit of liability: $2,000,000.00 each occurrence

Retained limit: $250.00 for an occurrence that no underlying policy covers

What this policy sits over

Underlying policy	Required liability limit
Homeowners, 1846 Hawkstone Drive, Madison (DM-HO-2087341-07)	$500,000.00
Seasonal dwelling, 8815 Skein Lake Road, Minocqua (Pinery Town Mutual PTM-SD-551208-22)	$300,000.00
Automobile, 2022 Toyota RAV4 (DM-PA-6642190-15)	$250,000 / $500,000 / $100,000
Automobile, 2017 Ford F-150 (DM-PA-7718305-09)	$250,000 / $500,000 / $100,000
Watercraft, two boats under 26 feet (DM-WC-5120884-12)	$300,000.00

If an underlying policy is cancelled or its limit is reduced, this policy pays only as though the required limit were still in force. Tell your agent within 30 days of buying or selling a car, a boat or a property.

Premium

Item	Amount
Annual premium	$412.00