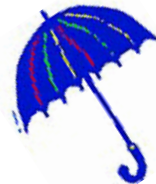




# OBA-sponsored Personal Umbrella Plan



**\$1,000,000 Optional Uninsured and Underinsured Motorists coverage is available, subject to the required underlying limits!**



**No restrictions or surcharges, regardless of the number of vehicles, homes, watercraft, recreational equipment or licensed youthful drivers.**

- 3 levels of excess coverage to choose from: **\$1,000,000 . . . \$2,000,000 . . . \$5,000,000.**
- Covers residential properties you rent out. Examples of covered residential properties are: a condominium, apartment, co-operative, or a 1, 2, 3 or 4-family house.
- Amounts paid out for defense and investigation of a covered claim *do not* reduce your limits of insurance.
- Coverage applies *anywhere in the world.*
- *Loss of earnings*, when incurred at the company's request, up to \$100 per day to a maximum of \$5,000.
- Personal Injury claims covered as any other claim (libel, false arrest or slander).
- Covers *you and every relative in your household*
- **Simple enrollment** -- you qualify if you are an Oklahoma resident, a member or employee of a member of the OBA, and have not been convicted of a DUI or DWI in the past three years.
- Underwritten by a subsidiary of one of the country's leading insurance and financial services companies, with over \$60 billion in assets, and rated A Excellent by A.M. Best as of 6/03.

## Required Primary Insurance

POLICY TYPE	COVERAGE	MIN. LIMIT
<b>Automobile &amp; Uninsured / Underinsured Motorists*</b>	Bodily Injury	\$250,000 / \$500,000
	Property Damage	\$50,000 or
	<b>Combined Single Limit</b>	<b>\$500,000 Per Occurrence</b>
<b>Homeowners</b>	<b>Combined Limit</b>	<b>\$300,000 Per Occurrence</b>
<b>Watercraft</b>	less than 26'	Combined Single Limit \$100,000
	<b>26' or more</b>	<b>Combined Single Limit \$300,000</b>
Employers Liability	Combined Limit	\$100,000

*Note: These are minimum warranted requirements -- failure to meet their minimums at time of loss under the Umbrella Policy results in potential out-of-pocket costs to you to make up the difference.*

*\*Uninsured/Underinsured Motorists Underlying limits are only required if your Umbrella includes coverage for Uninsured / Underinsured Motorists coverage.*

<b>Pro-rata Premiums for coverage with NO UM/UIM:</b>					
<b>\$1,000,000</b>		<b>\$2,000,000</b>		<b>\$5,000,000</b>	
<i>1-Jul</i>	\$349.80	<i>1-Jul</i>	\$591.48	<i>1-Jul</i>	\$911.60
<i>1-Aug</i>	\$320.12	<i>1-Aug</i>	\$541.66	<i>1-Aug</i>	\$834.22
<i>1-Sep</i>	\$290.44	<i>1-Sep</i>	\$490.78	<i>1-Sep</i>	\$756.84
<i>1-Oct</i>	\$261.82	<i>1-Oct</i>	\$442.02	<i>1-Oct</i>	\$681.58
<i>1-Nov</i>	\$232.14	<i>1-Nov</i>	\$392.20	<i>1-Nov</i>	\$604.20
<i>1-Dec</i>	\$203.52	<i>1-Dec</i>	\$343.44	<i>1-Dec</i>	\$530.00
<i>1-Jan</i>	\$173.84	<i>1-Jan</i>	\$293.62	<i>1-Jan</i>	\$452.62
<i>1-Feb</i>	\$144.16	<i>1-Feb</i>	\$242.74	<i>1-Feb</i>	\$374.18
<i>1-Mar</i>	\$116.60	<i>1-Mar</i>	\$197.16	<i>1-Mar</i>	\$304.22
<i>1-Apr</i>	\$86.92	<i>1-Apr</i>	\$147.34	<i>1-Apr</i>	\$226.84
<i>1-May</i>	\$58.30	<i>1-May</i>	\$98.58	<i>1-May</i>	\$152.64
<i>1-Jun</i>	\$28.62	<i>1-Jun</i>	\$48.76	<i>1-Jun</i>	\$75.26
<i>Premiums include a 6% Surplus Lines Tax</i>					

**How do I enroll?** Complete the enrollment form and return it in the envelope provided, with your check or money order for the appropriate amount, made payable to Beale Professional Services.

The OBA Group Personal Umbrella Policy renews on July 1. If your current coverage expires on a date other than July 1, your coverage and premium will be pro-rated. You will not lose any period of coverage as long as your enrollment form and payment are received prior to your renewal. If you do not currently have a Personal Umbrella policy, your coverage will be effective the 1st day of the month following the receipt of your payment and enrollment form.

## Enroll today!

(405) 521-1600  
 (800) 530-4863  
 Fax: (405) 521-1610  
 beale@bealepro.com  
 www.bealepro.com  
 4201 N. Barnes  
 PO Box 60809  
 Oklahoma City, OK 73146



**Beale Professional Services**  
 Association Insurance Plans

<b>Pro-rata Premiums for coverage including \$1,000,000 UM/UIM:</b>					
<b>\$1,000,000</b>		<b>\$2,000,000</b>		<b>\$5,000,000</b>	
<i>1-Jul</i>	\$466.40	<i>1-Jul</i>	\$708.08	<i>1-Jul</i>	\$1,027.14
<i>1-Aug</i>	\$427.18	<i>1-Aug</i>	\$647.66	<i>1-Aug</i>	\$940.22
<i>1-Sep</i>	\$386.90	<i>1-Sep</i>	\$587.24	<i>1-Sep</i>	\$852.24
<i>1-Oct</i>	\$348.74	<i>1-Oct</i>	\$530.00	<i>1-Oct</i>	\$768.50
<i>1-Nov</i>	\$309.52	<i>1-Nov</i>	\$469.58	<i>1-Nov</i>	\$680.52
<i>1-Dec</i>	\$271.36	<i>1-Dec</i>	\$411.28	<i>1-Dec</i>	\$596.78
<i>1-Jan</i>	\$231.08	<i>1-Jan</i>	\$350.86	<i>1-Jan</i>	\$509.86
<i>1-Feb</i>	\$191.86	<i>1-Feb</i>	\$291.50	<i>1-Feb</i>	\$421.88
<i>1-Mar</i>	\$155.82	<i>1-Mar</i>	\$236.38	<i>1-Mar</i>	\$343.44
<i>1-Apr</i>	\$116.60	<i>1-Apr</i>	\$175.96	<i>1-Apr</i>	\$255.46
<i>1-May</i>	\$77.38	<i>1-May</i>	\$118.72	<i>1-May</i>	\$171.72
<i>1-Jun</i>	\$38.16	<i>1-Jun</i>	\$58.30	<i>1-Jun</i>	\$83.74
<i>Premiums include a 6% Surplus Lines Tax</i>					

*This is a brief summary of some of the benefits of the OBA Personal Umbrella Policy, and is subject to the terms, conditions and limitations of Group Policy G-129404A.*