

Personal Umbrella



When You Might Need Umbrella

- You're successfully sued for \$2 million due to an injury that occurred in your home, but your homeowners only covers up to \$300,000
- You're at fault in an auto accident that awards \$1,000,000 to the other driver, but the personal liability limit on your auto policy is \$500,000
- A passenger on your boat is injured and you're liable for their costly medical payments

For when the unexpected happens, make sure you're covered with a Personal Umbrella policy from Auto-Owners.

If you're faced with a lawsuit, injury or accident, the expenses may exceed the existing coverage of your auto or homeowners policy. That means out-of-pocket costs for you. Personal/Executive Umbrella is a broad coverage liability policy designed to protect your personal assets from bodily injury and property damage lawsuits, preventing you from incurring these unexpected expenses.

Get the security and peace of mind you deserve with Personal Umbrella insurance coverage from Auto-Owners Insurance.

(continued on reverse)



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Premium Advantages

There are several discounts available in most states if you qualify:

- Mature Discount
- Multi-Policy Discount
- Group/Franchise Discount

Personal Umbrella (continued)

Features of Umbrella

Personal Liability Protection that extends coverage well above the limits of your other policies, such as:

- Auto - underlying minimum limit \$500,000
- Homeowners or Mobile Homeowners - underlying minimum limit \$300,000
- Recreation Vehicle - underlying minimum limit \$300,000
- Watercraft - underlying minimum limit \$500,000 for 26' or over 45 MPH/\$300,000 for all other
- Eligible Rental Property - underlying minimum limit \$300,000
- Business Pursuits - underlying minimum limit \$300,000

Who's Covered:

- You (named insured)
- Your spouse
- Resident relatives
- Anyone under the age of 21 who lives with you and for whom you are responsible

Broad Umbrella Coverages

- Personal Injury - includes libel, slander, false arrest, mental anguish, defamation of character, invasion of privacy, false imprisonment and wrongful eviction
- Liability for property rented to or used by you or in your care, custody or control
- Blanket Contractual Liability
- Liquor Law Liability
- Worldwide Coverage
- Legal defense for claims not covered by basic liability insurance

This protection is available with coverage limits of up to \$5 million (higher limits may be available).

Make sure you're protected - ask your agent about a personal umbrella policy today.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

Auto-Owners Insurance

