



It could happen to you

You're driving and your cell phone rings.

You look down to see who's calling just as a pedestrian darts into the crosswalk even though the light is green. You can't stop in time, and the woman is injured.

A few months later, a judge awards the woman \$1 million. Your auto insurance pays its policy limit of \$500,000. And the rest is up to you.

How are you going to pay the remaining half-million dollars?

Don't let an accident threaten your assets.

Progressive's Personal Umbrella protection safeguards the success you've worked so hard to achieve.

Policies are available with limits up to **\$5 million!**

Uninsured/Underinsured Motorist coverage is available in some states.



Get a quote today — it's fast and simple. Call your independent agent and ask how a Progressive Personal Umbrella policy can protect you and your family.

Progressive's Personal Umbrella Protection for Your Way of Life



The information contained herein is for advertising purposes only and in no way alters, modifies, or extends the terms, coverages, conditions, and exclusions contained in your policy. Please refer to your policy for specific details. If there is a conflict between this brochure and your policy, your policy provisions shall prevail.

Policies underwritten by Progressive Casualty Insurance Company, Progressive American Insurance Company, Progressive Specialty Insurance Company, Progressive Southeastern Insurance Company, Progressive Northern Insurance Company, Progressive Preferred Insurance Company, Progressive County Mutual Insurance Company, Progressive Gulf Insurance Company, Progressive Northwestern Insurance Company, Progressive Classic Insurance Company, Progressive Bayside Insurance Company, Progressive Mountain Insurance Company, Progressive West Insurance Company, Progressive Advanced Insurance Company, Progressive Northeastern Insurance Company, Progressive Security Insurance Company, Progressive Michigan Insurance Company, and Drive New Jersey Insurance Company. Available in most states.

All coverages are subject to policy terms and conditions. Product features may not be available for all risks and coverage selections.

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Most people have life insurance.
Smart people have **lifestyle** insurance.

PROGRESSIVE



You've earned it. Now protect it.

You probably have life insurance, but do you have lifestyle insurance?

Life insurance is important. But so is insurance to protect the life you lead today. You have aspirations, commitments, assets. They might be more vulnerable than you think.

Let's face it: we live in the age of the lawsuit. If a misstep or innocent accident lands you in court, you and your family could lose the assets you've worked so hard to build.

Did you know...

...accidents happen to the most responsible individuals, regardless of age or driving experience?

...juries determine damages on the severity of an accident and the personal trauma to the victim, not your ability to pay those damages?

...more than 80 percent of catastrophic accidents involve motor vehicles?

...you can lose your house and other assets because of a court judgment?

That's why there's Personal Umbrella Protection

Progressive's Personal Umbrella protection allows you to extend your auto, homeowners, and personal insurance policies so that you'll never lose what you've worked so hard to achieve.

Your home is safe. Your lifestyle is safe. You're safe.

With Progressive's Personal Umbrella, you get:

- **Higher limits** of up to \$5 million, well above your other insurance policies
- **Personal injury coverage** for claims of libel, slander, defamation of character, wrongful eviction or entry, malicious prosecution, and more
- **Worldwide coverage** for incidents that occur when you're traveling abroad
- **Vacation rental** liability protection for boats, jet skis, and scooters
- **Defense coverage** for attorneys' fees and other legal costs

Who needs Progressive's Personal Umbrella?

You do.

Anyone who operates a motor vehicle or owns a home or condominium is vulnerable to legal action and large judgments. And if you have a swimming pool or own an ATV, RV, boat, or motorcycle, your need for extra protection is even greater.

The Progressive Personal Umbrella is not just for the wealthy. It's for everyone. That's why we've made it comprehensive AND affordable.

You've worked hard to build a comfortable lifestyle. You need to protect it. A Personal Umbrella policy can help secure your future when the unexpected happens.

Get a quote today — it's fast and simple. Call your independent agent and ask how a Progressive Personal Umbrella policy can protect you and your family.