

**PERSONAL UMBRELLA
EXCESS LIABILITY
INSURANCE**



Your personal umbrella policy starts where your other personal liability insurance policies leave off.

No personal liability insurance policy covers every type of loss possible. That's why EMC Insurance Companies offers policyholders the added protection of a personal umbrella excess liability policy.

The policy is designed to cover situations not covered by most auto and homeowners policies. Although these situations may be unintentional on your part, they may result in a lawsuit involving:

- False arrest, false imprisonment or detention, wrongful eviction or wrongful entry
- Malicious prosecution
- Libel, slander or invasion of rights of privacy
- Liability of others that you assume by contract
- An accident in a foreign country where your present personal liability insurance does not apply
- Damage to another's personal property while in your care, custody or control (except aircraft, watercraft, farm machinery or farm equipment)
- Bodily injury or property damage resulting from the use of reasonable force to protect persons or property



EMC[®]
Insurance Companies

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This brochure is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please read the policy for specific terms and conditions.

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Added Protection You Need

Consider the following accidents that resulted in damages covered by a personal umbrella policy. These types of accidents could happen to you. For that reason, and that reason alone, you need the added \$1,000,000 protection available with EMC's personal umbrella policy.

| Description of Accident | Loss |
|---|--------------|
| Claimant riding in inner tube lost control and hit a tree | \$ 898,618 |
| Insured ran a stop sign resulting in one fatality and four injuries | \$ 1,220,426 |
| Head injuries to passenger in insured's car | \$ 644,226 |
| Insured's boat runs over a water skier | \$ 500,000 |
| Boy falls on baby resulting in severe head injuries to baby | \$ 500,000 |
| Insured's daughter turns over car resulting in severe injuries to passenger | \$ 1,005,000 |

A personal umbrella policy with EMC Insurance Companies is like having a million dollars in the bank to settle a claim or pay a jury award. Your policy would also provide an unlimited bank balance to pay the cost of defending covered claims.

Total Protection Plus Legal Expertise

You'll enjoy greater peace of mind knowing that in the event of a personal injury suit, you'll not only have the financial protection you need, but expert legal assistance as well.

EMC's claim staff and carefully selected counsel work on your defense if you are threatened with a lawsuit involving an occurrence covered by your umbrella policy, but not by your underlying primary insurance. Defense expenses, and in some cases legal expenses incurred by the claimant assessed against you, will be paid in addition to the policy limit.

Added Value From EMC

EMC Insurance Companies offers you more than comprehensive coverages and discounts. Customers rely on EMC for convenience, service and stability.

- **Premium Payment Options** – Convenient billing options fit your cash-flow needs.
- **Claim Service** – Professional countrywide claim service provides timely, fast, accurate settlement of claims.
- **Local Service** – EMC is represented through local independent insurance agents who understand you and your community.
- **Financial Stability** – With nearly 100 years of experience, EMC holds one of the highest financial ratings for insurance companies.