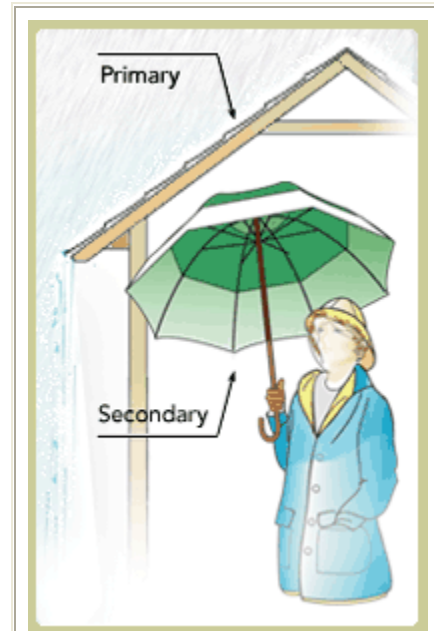


Personal Liability Umbrella Insurance

Like a roof over your head, the liability coverage under your homeowners and auto policies is your primary layer of protection. But if you need additional liability protection of up to \$1 million or more, you'll need to turn to an umbrella policy.

Personal umbrella liability protection is secondary coverage that works in conjunction with your primary policy. When the liability limit of your primary policy is exhausted, the umbrella policy will open up, paying the balance of a liability claim against you (up to the umbrella policy's limit).

For example, let's say you are found liable for a bodily injury claim totaling \$1.3 million as a result of an auto accident. If your auto policy liability limit was \$300,000 and you had a \$1 million umbrella policy, your auto policy would pay the first \$300,000 and the umbrella would cover the remainder of the claim.



Primary - When limits of primary liability policy are reached...

Secondary - Umbrella policy opens up, providing secondary level of protection.