Personal Umbrella Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

A personal umbrella adds $1 million or more of liability protection above your home, auto and watercraft policies. A serious car accident, a dog bite or an injury at your home can lead to a lawsuit far larger than your underlying limits, putting savings, home equity and future wages at risk. Umbrella coverage is one of the most affordable ways to protect what you have built.

WHAT'S COVERED

Bodily injury

Injuries to others at your home, in an auto accident you cause, or anywhere in the world.

Property damage

Damage you or family members cause to someone else's property.

Personal injury

Libel, slander, false arrest, invasion of privacy and similar claims.

Legal defense

Attorney fees and court costs, usually paid in addition to your limit.

Drop-down coverage

Covers some claims your underlying policies exclude, after a small self-insured retention.

Worldwide protection

Coverage follows you and your household members while traveling.

Good to know

Your home and auto policies pay first, and the umbrella pays once their limits are used up. Carriers require minimum underlying limits, typically $250,000/$500,000 on auto and $300,000 on home.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Damage to your own property
- × Intentional acts
- × Business pursuits and professional liability

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Declarations pages for your home, auto and watercraft policies
- Names and dates of birth of all household drivers
- Any rental properties, pools, trampolines or dogs
- Claims or lawsuits in the past 5 years

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/personal-umbrella/

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