

WHY YOU NEED A STAND-ALONE PERSONAL UMBRELLA POLICY

A personal umbrella policy provides an extra layer of affordable liability protection for your personal assets and future earnings.

A SMART SOURCE OF PROTECTION FOR YOU AND YOUR FAMILY

An RLI Personal Umbrella Policy is a good idea.

- Not required to have your underlying insurance with the same carrier
- Coverage, including Excess Uninsured/Underinsured Motorist coverage, offered in all 50 states and D.C.
- No age limit on drivers
- Easy application process
- Coverage limits up to \$5 million
- Coverage over \$100,000 Florida Underlying Homeowners or CPL
- Minimum Underlying Automobile Liability limits as low as \$250,000/\$500,000 available for households with drivers under age 22

DON'T TAKE THE RISK

If you aren't protected by a personal umbrella policy, you could be putting your house or your financial assets at risk.

A personal umbrella policy substantially increases your overall liability coverage beyond the basic coverage provided under your homeowners and auto insurance policies. This low-cost policy is designed to protect you and your family against a catastrophic lawsuit or judgment.

The RLI Personal Umbrella Policy is available through selected agents and program administrators in all 50 states.



BECAUSE UNEXPECTED EVENTS HAPPEN

Scenario: In Louisiana, an insured's teenage son was driving his younger sister and her friend when he lost control of the vehicle and hit a telephone pole. The friend permanently lost the use of her right arm and suffered severe brain injuries resulting in permanent brain damage.

Outcome: The claim was settled for more than the insured's auto policy would cover. Without the Personal Umbrella Policy, the insured would have had to pay \$1 million out of their own pocket.

FOR MORE INFORMATION:

Rated A+ (Superior) by AM Best
Rated A (Strong) by Standard & Poor's
RLIPUP.COM

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DIFFERENT WORKS

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