## Coverage that goes above and beyond.

#### Personal Umbrella Program



# Your customers need extra protection.

With our Personal Umbrella Program, your clients have the comfort of additional protection should their primary insurance reach its limits.

### PERSONAL UMBRELLA PROGRAM

We offer a uniquely flexible product to address varied coverage needs. Options include the ability to extend coverage to additional residences and write excess coverage over another umbrella policy. With limits from \$1-\$10 million, you cannot go wrong!



### PROGRAM HIGHLIGHTS:

- Competitive rates
- High performance/specialty cars
- Broad coverage appetite including endorsing to add limited liability corporations (LLCs), trusts, estates, and family partnerships
- Homeowners or auto liability insurance with another company
- Young drivers in the household
- Motorcycles, jet skis, regular watercraft, ATVs, and golf carts
- Farm exposures
- Increased uninsured/underinsured limits to \$1 million (in most states)
- Primary and Excess available
- Target risks such as celebrities, athletes, and public figures are eligible
- Driver exclusions available to provide the ability to engineer risks with "driving record" issues
- Rental properties



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