



Personal Umbrella Program

This brochure offers only a summary of the coverages available through Utica National's Personal Umbrella Insurance Program. This brochure provides no insurance coverage. For complete information, refer to the policy forms and endorsements or consult your professional insurance agent or broker. Coverage and discount availability may vary by state.

Since 1914, we've been providing the kind of stability, protection and value you look for in an insurance company.



Utica National Insurance Group
Insurance that starts with you.[®]
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PERSONAL UMBRELLA PROGRAM



“If someone sues me, and I must pay more than my homeowner or auto policies can cover ... how can I protect my savings, my home, my future income and everything else I’ve worked so hard for?”

Utica National’s Personal Umbrella Policy

In the event of an accident or personal injury, medical and legal expenses can mount quickly. Your basic automobile or homeowners policy is probably well equipped to handle most day-to-day occurrences.

But in the event of a severe injury, or even a death, those expenses can be astronomical. Utica National’s Personal Umbrella Policy provides protection against catastrophic losses due to personal liability that can threaten your assets once the limits of an ordinary automobile or homeowners policy are exhausted.

In today’s society, lawsuits are a reality, and large liability awards are not uncommon. How can you protect yourself and your family from the threat of financial ruin? Utica National’s Personal Umbrella policy can be the solution.

How Does It Protect?

After the upper limits of your present liability policies are exhausted, Utica’s Personal Umbrella policy takes over, protecting you for personal liability up to \$2 million.

Besides the excess personal liability insurance, Utica National’s Personal Umbrella package can provide *broader coverage* in the following areas:



- Personal injury, including bodily injury, false arrests, wrongful entry or eviction, libel, slander, and more
- Defense costs
- Liability coverage for non-owned vehicles
- Employer’s liability where required
- Coverage for up to four rental units
- Extends coverage to many boats and certain recreational vehicles

Should You Buy an Umbrella?

Utica National’s Personal Umbrella Policy completes your insurance portfolio, adding to the protection that your primary underlying homeowners and automobile insurance provides.

You can’t afford not to protect yourself, your family and your assets from large liability losses. Utica National’s Personal Umbrella Policy provides you with greater liability protection — and peace of mind.