



Could your customers use a stand-alone Personal Umbrella Policy?



Standard features of Personal Umbrella Policy:

- Excess UM/UIM available in all states
- Drivers of any age
- 20-21 year old drivers can have up to 1 incident
- Drivers with an international drivers license
- Up to 1 DWI/DUI per household
- Up to 6 moving violations and 3 at fault accidents per household
- Up to 10 autos (+25 antique autos) per household
- Up to 5 non-U.S. properties per household
- Partners with your existing home and auto policies



Why a Personal Umbrella Policy is a good idea:

- Backed by a financially secure, A+ rated company
- Your customers can keep their current homeowner/auto insurer
- \$1 million to \$5 million in additional insurance
- Immediate coverage available in all 50 states plus D.C.
- Electronic signatures and online credit card payments accepted
- New drivers accepted - no age limit on drivers
- Auto limits as low as 100/300/50 in certain cases

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