



GUARDS AGAINST CATASTROPHES

Consider a Personal Umbrella Liability Policy of \$1,000,000 or more to guard against the unexpected. It's unfortunate, but excessive lawsuit awards are an everyday occurrence . . .

These awards impact people just like you.

Consider normal families being sued . . .

- Your son accidentally hits a friend in the eye with a softball.
- A driver swerves to avoid hitting your dog, which is loose in the roadway and the auto is involved in a serious accident.
- While driving after dark, you strike two pedestrians walking on the shoulder of the road.

If you do not have adequate liability insurance, you could face a serious financial setback.

PROVIDES SIGNIFICANT LIABILITY PROTECTION

- Covers you* for liability situations that exceed the limits of your automobile or homeowners insurance policies.
- Reimburses legal representation where your underlying automobile or homeowners insurance leaves off.
- Provides coverage for perils not normally covered in underlying coverage including:
 - Personal injury liability
 - Libel, slander
 - False arrest, detention or imprisonment
 - Invasion of privacy
 - Wrongful eviction or entry
 - \$250 self-insured retention applied to these perils
- Liquor law liability
- Uninsured and underinsured excess automobile liability are available for an additional premium

*Named insured must be an individual or husband and wife

Partners Mutual Insurance Company is dedicated to superior service, customized policy coverages, and excellent claims handling. Your Independent Agent will assist you in choosing the best insurance coverage tailored to your needs.



UMBRELLA COVERAGE DEFINED

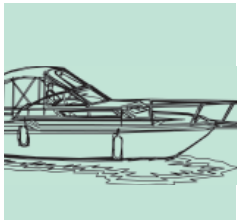
Umbrella coverage takes over when losses are greater than primary policies



PERSONAL



AUTOMOBILE



WATERCRAFT

Partners Mutual Personal Umbrella Liability Policy places a layer of protection of \$1 million (or more if requested) over the usual insurance coverage, providing you greater protection against financial loss due to large judgements and defense costs.

BASIC INSURANCE REQUIRED

In order to qualify for the Partners Mutual Personal Umbrella Policy it is necessary that underlying insurance be written with Partners Mutual and be in force as follows:

PERSONAL LIABILITY

\$300,000 per occurrence.

AUTOMOBILE LIABILITY

\$250,000 per person/\$500,000 per occurrence
bodily injury/
\$100,000 property damage per accident
or
\$300,000 per person/\$300,000 per occurrence
bodily injury/
\$100,000 property damage per accident.

uninsured/underinsured motorist—where offered same limits as liability.

WATERCRAFT LIABILITY

\$300,000 combined single limit.

**Other required limits may apply*

NOTE: The coverages referred to in this brochure provide only brief descriptions. Please see the actual policy for exact definitions and exclusions.

Your Independent Agent:



Where Better Service Matters

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PERSONAL UMBRELLA LIABILITY POLICY



For Individuals
Requiring
More Than Ordinary
Liability Protection

