

# WHY YOU NEED A STAND-ALONE PERSONAL UMBRELLA POLICY

A **PERSONAL UMBRELLA POLICY** provides an extra layer of very affordable liability protection for your personal assets and future earnings.



## BECAUSE UNEXPECTED EVENTS HAPPEN.

**Scenario:** In Louisiana, an insured's teenage son was driving his younger sister and her friend to the movies. He lost control of the vehicle, left the road 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.

## A SMART SOURCE OF PROTECTION FOR YOU AND YOUR FAMILY.

You'll find an RLI Personal Umbrella Policy is a good idea.

- Stand Alone Umbrella—Not required to have your underlying insurance with the same carrier
- Excess Uninsured/Underinsured Motorists coverage offered in all states
- No age limit on drivers
- Available in all 50 states and D.C.
- Easy application process
- Coverage limits up to \$5 million
- Coverage over \$100,000 Florida Underlying Homeowners or CPL

## DON'T MAKE THE WRONG ASSUMPTIONS.

That's why people have insurance. However, 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.

**FOR FULL DETAILS ON HOW TO  
ACCESS THE RLI PERSONAL  
UMBRELLA POLICY, CONTACT:**



# RLI®

PERSONAL UMBRELLA POLICY

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

[WWW.RLIPERSONALUMBRELLA.COM](http://WWW.RLIPERSONALUMBRELLA.COM)