

# Umbrella

We make choosing the right umbrella insurance easier.

An Umbrella Policy can give you real peace of mind, covering you for some of life's "unforeseen events" that can have a major impact on you now—and in the future.

#### WHY THE HANOVER?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision-making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.

*This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For terms, conditions, exclusions, and limitations, please refer to your policy.*

*Policies are underwritten by one or more of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company.*

*Florida: Policies in the state of Florida are underwritten by Allmerica Financial Benefit Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company.*

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**Citizens Insurance Company of America**  
645 West Grand River Avenue, Howell, MI 48843



Outstanding umbrella insurance  
from a name you can trust.



## Think you've got it all covered?

Should you be concerned about lawsuits? If you own a home or an automobile, the answer is a definite yes. Fortunately, the extra liability protection you need is both available and affordable. It's the **Personal Umbrella Policy** from The Hanover.



### OFFERS SEVEN-FIGURE PROTECTION

Most people buy no more than \$300,000 in homeowners liability and \$500,000 in auto liability insurance. The Personal Umbrella Policy can provide you with \$1 million in additional liability coverage, with limits up to \$5 million available. This extra liability protection pays over and above your other policies.

### FILLS COVERAGE GAPS

Some types of liability claims may not be covered by your current homeowners or auto policies. In many cases, the Personal Umbrella can act as your basic coverage—covering you for a claim or judgment beyond the deductible you select.

### PAYS DEFENSE COSTS

Your policy will cover the cost of a legal defense if a suit is filed against you.

### PROVIDES PERSONAL INJURY INSURANCE

The Personal Umbrella provides important protection against libel, slander, invasion of privacy, malicious prosecution, defamation of character, or discrimination suits.

### WORLDWIDE COVERAGE IS AVAILABLE

You and other covered members of your household are protected no matter where a covered incident may occur.

### IT'S AFFORDABLE

Even though The Hanover's Personal Umbrella Policy provides broad, comprehensive liability coverage, you'll pay a very reasonable price. That's because for most covered losses, an umbrella policy pays after a homeowners or auto policy. In other words, it provides "excess" coverage. With The Hanover's already competitive home and auto products, adding an umbrella policy is an affordable, winning combination.

### ▶ Act Today

Ask your local Hanover agent for more details or visit [www.hanover.com](http://www.hanover.com) for more information and a listing of agents in your area.