

# Personal Umbrella Liability Insurance



In the “sue-and-sue-big” world we live in today, all of us are vulnerable to liability situations. State Auto’s Personal Umbrella Liability policy complements and expands the coverage and limits of your present auto, homeowners and other primary policies you own.

Here’s the peace of mind coverage you receive:

## Excess Liability Insurance

Coverage limits higher than what is provided by primary insurance policies for mishaps occurring anywhere in the world. Including liability (bodily injury, sickness or disease, libel, slander, and more) and property damage liability.

And all this protection for a modest cost.

*Don’t take chances with your financial future. Call our agency today for a personal protection review.*

**JACKSON•DIEKEN**  
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## Defense Coverage

Legal costs can overwhelm you; your personal umbrella policy pays defense costs for any suit brought against you when coverage is provided by the umbrella policy

## Supplementary Payments

Personal Umbrella policy pays other expenses that can be involved in conducting your legal defense; i.e., \$250 per day for loss of wages or salary if we require you to attend hearings or trials. Bond premium payments also covered.

Your Personal Umbrella gives you \$1,000,000 in coverage for each occurrence – and even higher limits are available (applied as excess over primary policies; consult your agent for details).

This brochure is intended for general information purposes only and is not an insurance policy. Coverages described are subject to definitions, limitations and conditions. Read the policy forms and endorsements for details. Eligibility, coverages, discounts, and benefits may vary by state.

 **STATE AUTO**  
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