

# 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.

## 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.

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

FOR MORE INFORMATION:

Rated A+ by A.M. Best  
Rated A+ by Standard & Poor's  
[RLIPUP.COM](http://RLIPUP.COM)



## BECAUSE UNEXPECTED EVENTS HAPPEN.

**Scenario:** In Louisiana, an insured's teenage son was driving his younger sister and her friend when he lost control of the vehicle 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.

**RLI**<sup>®</sup>

DIFFERENT WORKS

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