Your "Premier" choice for...

Specialty Personal Lines

PERSONAL UMBRELLA LIABILITY INSURANCE

What is an Umbrella Policy?	• Designed to provide an **extra layer of liability protection** above the coverage provided by primary personal auto, home or watercraft policies. Kicks in when liability limits are exhausted on the primary insurance policies • Coverage provided insures bodily injury and property damage arising out of the personal activities of the insured **anywhere in the world**
Who Needs an Umbrella Policy?	• Anyone with personal assets to protect!
Premier's Umbrella Policy Coverage	• $10M Liability Limit Available! • Worldwide Protection with No Territorial Restriction • Unlimited Legal Defense Costs • Personal Injury coverage provided includes libel, slander, and more • Automobile or Watercraft Rental up to 30 days worldwide (underlying limit required) • Retained Limit / Deductible = $0 **Basic Coverage** Includes legal protection for: • 2 Canadian Residence(s) • 2 Canadian Registered Automobile(s) / Motor Home(s) • 1 Canadian Registered Watercraft up to 26', powered by inboard motor up to 50HP or outboard motor up to 25HP
US Exposures	• Property, automobiles, watercraft in the US – **no problem!** • Option to reduce required primary underlying limit for locations in the USA (contact Premier for details)
Simple Pricing & Application Process	• No need to schedule underlying policy numbers & expiry dates • Simple Application • Discount available if primary policy limits are higher than required • **Basic Coverage starts as low as $146**
Obtain an "Instant Quote" and "Issue Policy" right from your desktop	PRESTO QUOTE → POLICY ISSUE Real-time quotes & instant policy documents in less than 5 minutes Sign Up Today and access PRESTO - visit Premier's website https://premier.qportal.ca/
Stand Alone Policy	• No requirement to have underlying policies with Premier
Why Premier?	An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none
Application and Contact Information	Download application now Contact an Underwriter now

Visit our website for details on all the unique programs offered by Premier.
All our applications, policy forms, brochures and other useful documents can be downloaded from our website. **www.premiergroup.ca**

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