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!**
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 $129**
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 second to none
Application and Contact Information	Download application now Contact an Underwriter now

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All our applications, policy forms, brochures and other useful documents can be downloaded from our website. **www.premiergroup.ca**

PREMIER canada

Claims Examples – Personal Umbrella

The Personal Umbrella policy is designed to protect anyone with personal assets to protect! Personal Umbrella policy is designed to provide an extra layer of liability protection above the coverage provided by primary personal auto, home or watercraft policies. Coverage provided insures bodily injury and property damage arising out of the personal activities of the insured anywhere in the world. Below are a few examples that will demonstrate how valuable this coverage is.

CLAIM 1 - Gordon & Morrison 'V' Greig - Ontario

- 2003, two men in single car accident
- Ontario Superior Court awarded **$24M**
- Gordon/Morrison (plaintiffs) passengers in leased vehicle driven
- by Greig (defendant)
- Morrison awarded **$12.5M** spinal cord injury
- Gordon **$11.5M** brain injuries
- Both families awarded family law grants

CLAIM 2 - Auto accident, 18 yr. old driver

- 18yr old son lost control driving insured's car with his 19yr old girlfriend - college student
- Girlfriend suffered multiple fractures, hospitalized for 30 days in a wheelchair for long time, now able to walk with crutches.
- The insured's personal umbrella policy limit was paid.

**Coverage is subject to the policy terms, conditions and exclusions – please refer to policy documents. This document is produced strictly to illustrate where coverage may be afforded by way of example – specific circumstances may alter the availability of coverage.*

CLAIM 3 – Babysitter & Unattended infant

- A 14-yr. old babysitter left a 5-month-old infant
- unattended in a walker.
- The infant toppled, struck her head on floor, suffered brain damage.
- The parents of the infant sued the teenage babysitter and her parents.
- The court awarded the infant's parents???? (pending)

CLAIM 4 – online comments

- An insured's daughter hated math class including the teacher
- The daughter made several "disparaging" and false remarks about her teacher online
- The teacher sued the parents for personal injury and **$750,000** was paid

Claim 5 – friendly neighbour

- One neighbour offered to help varnish the other's living room floor
- Visiting neighbour went out on the porch for a 'celebratory cigarette'
- Massive explosion, damages neighboring property & major injuries

CLAIM 6 – 2 yr. old & Horse accident

- 2 yr. old, on Insured's property with his Grandparents and Insured's two horses
- Horse kicked the boy. Air-lifted to hospital. Given 5% chance to live
- Underwent surgery for cracked skull with damage to brain
- Resides fulltime in a rehab. Center
- Full limits paid under Grandparents umbrella policy.

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