



What is a Personal Umbrella Liability Policy?

It is a separate policy that sits above your various other insurance policies (Home, Cottage, Automobile, motorcycle, boat, etc.).

It provides an extra layer of liability insurance.

It comes into play when your limit on your main policies (home, auto, etc.) runs out.

An umbrella policy also has the ability to drop down and cover you where your primary policy might have an exclusion.

Why do I need another policy?

The size of court awards has increased, and lawsuits are more frequent than ever before. Defendants are often finding that their primary policy liability limit is simply not enough, particularly if you:

- Have teenage drivers in your home
- Volunteer or sit on a not-for-profit organization's board
- Travel outside of Canada, or own property in the US
- Own a home, rental property or cottage
- Own a boat or recreational vehicle
- Own pets

Make sure you protect everything you have worked so hard for!

Features Unique to Premier's Umbrella Policy

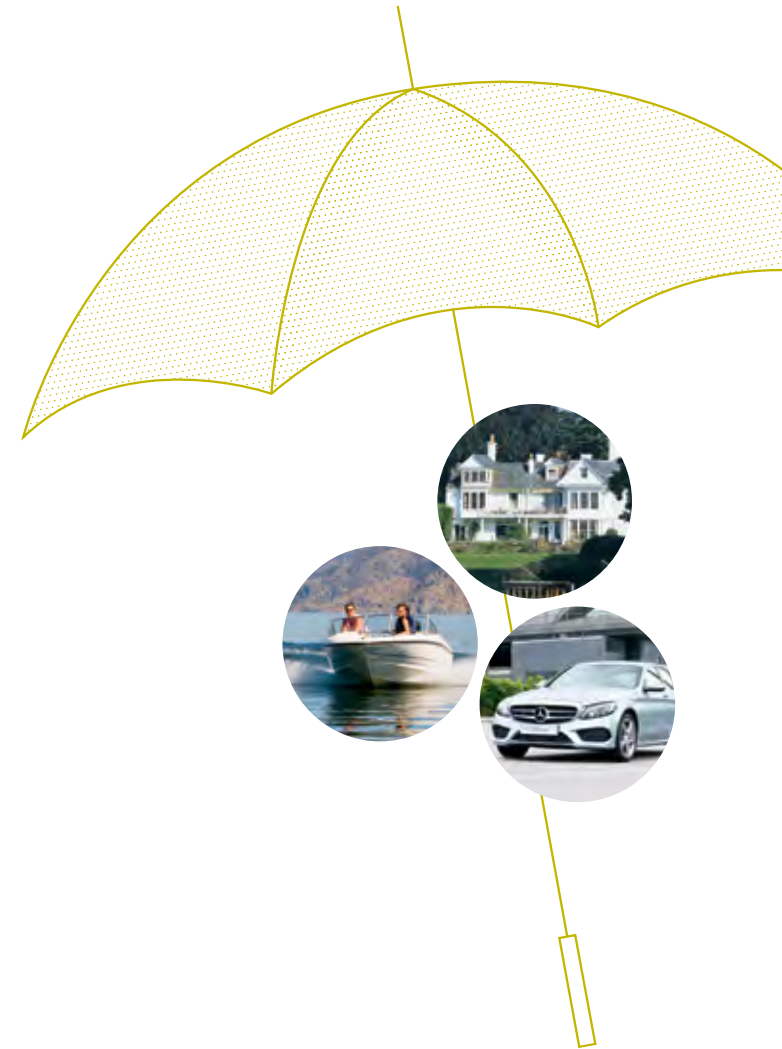
- Up to \$10,000,000 limit available
- **Stand-alone policy, no need to have underlying policies with Premier**
- No requirement to schedule underlying policy numbers and expiry dates
- Worldwide protection
- Unlimited Legal Defense Costs
- Protection for locations, vehicles & watercraft in Canada or USA
- Ability to 'drop down' to \$500,000 for locations in the USA
- Extra coverages such as Personal Injury coverage including libel, slander, defamation, non-profit Directors & Officers coverage, and more...
- No deductible

Standalone
policy available
for as low as
\$129

The "Premier" choice for Specialty Solutions

For a personal umbrella liability quote and more information, contact your local insurance broker:

Personal Umbrella Liability Insurance



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Information contained in this brochure is only an outline of coverages available. Actual coverage may vary, for exact terms, definitions, limitations and extensions, please talk to your broker and refer to your final policy wording.

Visit www.premiergroup.ca to download a Personal Umbrella Application form.

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