



## PERSONAL UMBRELLA

Frederick Mutual can provide additional liability coverage over the limits contained within the underlying policies through a Personal Umbrella policy. Limits of \$1,000,000 and \$2,000,000 are available.

In today's world, it is unfortunate that the first thing that comes to mind in the event of an accident is the word "lawsuit". Fortunately, Frederick Mutual can assist with peace of mind in this event with a Personal Umbrella policy

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### A PERSONAL UMBRELLA POLICY PROVIDES ADDITIONAL LIABILITY OVER

- ◆ Homeowners liability
- ◆ Dwelling Fire liability
- ◆ Automobile liability
- ◆ Watercraft liability
- ◆ Recreational vehicle liability

### COVERAGES

- ◆ \$1,000,000 and \$2,000,000 Limit Options
- ◆ Worldwide Coverage
- ◆ Bodily Injury or Property Damage that an insured is legally liable for due to a covered "occurrence"
- ◆ Personal Injury which includes libel, slander, false arrest, malicious prosecution, wrongful eviction, wrongful entry, and invasion of right of privacy
- ◆ Defense coverage if a claim is made or a suit is brought against an insured
- ◆ Reasonable expenses incurred by insured at our request

### UNDERLYING REQUIREMENTS

Automobile	<b>Bodily Injury / Property Damage Limits</b> \$250/\$500/\$100; \$300/\$300/\$100 or Combined Single Limit of \$300,000
Homeowners	<b>Combined Single Limit</b> \$300,000
Recreational Vehicles	<b>Combined Single Limit</b> \$300,000 Defined as automated mode of transportation not licensed for road use.
Watercraft	<b>Combined Single Limit</b> \$300,000
Rental Dwellings	<b>Combined Single Limit</b> \$300,000 One or two family only

*REMEMBER, it is not unusual for courts to award millions of dollars in the event of severe injury, disability or loss of life and often times the liability on your home, auto, or recreational vehicle policy is not sufficient. A Personal Umbrella policy is an economical way to ensure that you have adequate protection in the event of a liability lawsuit.*

Frederick Mutual has always been noted for providing sound protection, responsive service and financial stability. Our insurance products are available through a growing network of independent insurance agents who share our commitment to quality and value. Your agent is well acquainted with our products and will help you determine the policy that most effectively addresses your individual needs. As a Frederick Mutual policyholder you can depend upon our highly experienced staff for personal attention and quick, accurate claims settlement.