

## PROTECTION FOR THE UNEXPECTED

# Personal Umbrella Coverage

When the unexpected happens, a Personal Umbrella policy can be a safety net to keep your assets protected. Personal Umbrella coverage helps pay for covered losses that exceed the maximum limit your existing home, auto or personal policies pay.

## Standard Features

Our Personal Umbrella Policy offers multiple limit options to help meet your unique needs. Whether you are just starting out, or you are planning for retirement and need to protect your nest egg, we have an option to help keep you covered.

### Bodily Injury Liability

Helps pay for medical expenses, loss of income or other associated costs that occur when others are injured.

### Property Damage Liability

Covers the cost of physical destruction of someone else's property up to the limit you choose.

## Optional Coverages

### Excess Uninsured/ Underinsured Motorist

Provides additional protection in the event you are injured by a driver who has either no liability coverage or inadequate liability coverage.

### Personal Injury<sup>1</sup>

Pays for claims resulting from alleged libel, slander, invasion of privacy, humiliation or defamation of another person's character, or false arrest.

## How can this coverage help?

### Social Media

In the age of social media, an offhand comment online can lead to serious ramifications. If you or a family member<sup>2</sup> is sued for defamation, Personal Umbrella coverage can help protect you and your assets.

### Injuries At Your Home

What if someone is injured on your property due to an icy step, a fall off of a playset or a dog bite? Personal Umbrella coverage can help you in unexpected situations when you are liable and your underlying coverage is not enough.

### Accidents & Property Damage

Large accidents can happen. If you cause a multi-car pileup, crash your boat into a dock, or accidentally start a fire that damages neighboring houses, the claims could total an amount more than your standard home or auto policy would cover. Personal Umbrella coverage can help with additional funding above and beyond your current policy limits.

<sup>1</sup> Policyholder must have a personal injury endorsement on their current Custom360 homeowners policy to qualify for personal injury coverage on the Custom360 Personal Umbrella policy.

<sup>2</sup> Must be a resident relative.

<sup>3</sup> Coverage over rental properties is not available in every state and subject to terms, conditions and limitations.

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### Who needs this level of protection?

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In this rapidly changing and complex world, everyone could use the extra layer of protection offered by Personal Umbrella coverage. Here are just a few types of policyholders who would benefit:

- Parents of teen drivers (and parents in general)
- Pet owners
- Frequent travelers and rental property owners<sup>3</sup>
- Youth-sport coaches
- People who want to protect their assets
- People who host guests at their residence

### Fast, Reliable Claims Service

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We realize that reliable claims service is critical, especially when the unexpected happens. Our highly trained claims service team is available 24 hours a day, 365 days a year if you experience a loss. You can file a new claim or check on the status of an existing claim online or by phone. You can rest assured our team will be there every step of the way.

### Custom Coverage Solutions To Meet Your Individual Needs

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At National General, an Allstate company, we recognize the importance of helping you find the right insurance coverage to protect what matters most. We understand that everyone's needs are different. Our customizable solutions put the power of choice in your hands, giving you a variety of protection with an emphasis on value, convenience and outstanding claims service to help you when you need it most. We are proud to offer our products through a channel of dedicated independent agents, who are deeply committed to providing you with personalized assistance.