

■ PERSONAL UMBRELLA INSURANCE

Presented by A.D. DERN INSURANCE AGENCY, INC.



What is peace of mind worth to you? To really feel secure about protecting your assets you may need the extra level of protection provided by Safeco's personal umbrella liability insurance. The cost is minimal compared to the comfort of knowing you're covered.



"When people realize they need \$1,000,000 in liability coverage they think it'll cost a fortune. I get to tell them it'll be the least expensive insurance they'll own."

The liability insurance you already have may not be nearly enough

Imagine if your dog were to bite a neighbor's child. Perhaps there is an accident on your rental property. Or a fire in your condo spreads to other units. If any of these things happened to you there's a good chance your current liability limits would not be adequate to protect your assets—or your future earnings.

Lawsuits are not limited to your net worth

A lot of factors determine the amount of coverage you need. Your financial status, lifestyle and existing coverage are all relevant, but in liability lawsuits — judgements frequently exceed net worth. Talk to your Safeco agent to determine what's right for you.

You may already qualify

To qualify for our umbrella coverage you must carry Safeco Auto Insurance with specified liability limits. Your home, renter or condominium policy must also include certain limits of liability coverage. The

same applies if you own an RV, boat or personal watercraft. Other conditions may apply.

Liability insurance starts when the others stop

Once the liability limits are exhausted on your home, auto or other policy your Safeco Umbrella policy takes over and provides a second layer of protection of at least \$1,000,000. Higher limits are available.

Broad coverages

Safeco's umbrella policy also pays some claims not covered by your home, auto or other underlying insurance. The policy covers not just you but all members of your household anywhere in the world. Legal defense fees are also paid.

Savings to you

Considering the extra security and protection it provides, personal umbrella liability insurance is surprisingly reasonable. The average cost is well under a dollar a day.

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How do I make a claim?

At Safeco, there is no "weekend."
We're here to assist you, 24
hours a day, 7 days a week.
Just dial 1.800.332.3226.

For more information,

or to request a quote form,
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Please Note

This brochure provides a description of coverage, but it is not a statement of contract. Since provisions differ in some states, please see the actual policy for complete details of coverage, conditions, limits and losses not covered. Your Safeco agent will gladly answer any other questions you may have. The Safeco Insurance Companies operate through different affiliates in each state. Check with your agent to determine which companies offer this product in your state.