You've worked towards your dreams – a car, a home, spending time with the people you love. However, your dreams can suddenly be at risk if you are responsible for a person’s life-altering injury. It may be an accident but their medical bills and related damages can easily exceed your auto or homeowners policy coverage. The solution to protecting your dreams can be as simple and inexpensive as a personal liability umbrella policy.
WHAT IS A PERSONAL LIABILITY UMBRELLA POLICY?

A personal liability umbrella policy adds an extra layer of liability coverage over and above your primary insurance limits. American Family’s auto, home, farm/ranch, recreational vehicle and boat owners policies provide primary liability protection. Should a loss exhaust your primary liability coverage, a personal liability umbrella policy can provide coverage for the excess damages.

Do I need the extra protection of a Personal Liability Umbrella Policy?

Imagine if someone got hurt and it was your fault. Even if it was an accident, you could be held responsible and face a lawsuit. Consider a personal liability umbrella policy if you:

- Have children
- Have dogs
- Travel
- Have a boat, ATV, snowmobile etc.
- Have a swimming pool or trampoline
- Own rental properties
- Coach youth sport teams
- Hunt

Example:
After a fatal auto accident, you’re sued and found liable for $2 million. If your auto liability policy only covers $300,000, you are personally on the hook for a staggering $1.7 million.
WHAT’S COVERED

American Family’s Personal Liability Umbrella Policy covers a wide range of losses. Such as:

- Bodily Injury: Medical costs, loss of income, funeral expenses of other people involved in the accident.
- Personal Injury: False arrest, invasion of privacy, libel, slander, humiliation or defamation of another person’s character.
- Property Damage: Physical destruction of someone else’s property, including the resulting loss of its use.
- Landlord Liability: Bodily injury to or property damage of a tenant who resides in your rental property.

WHO’S COVERED

- You and your spouse
- Any person named on the Policy Declarations
- Any relative or dependent living with you
- Your legal representative, if you die

While a Personal Liability Umbrella Policy helps protect you for many of life’s unexpected scenarios, there are some occurrences that may not be covered* under the umbrella policy, such as liability or damages related to:

- Your business
- Your personal belongings
- Physical damage to rented property (e.g., rental car)
- Intentional or criminal acts or omissions
- Any written or oral contact

*Please check with your agent and read the policy for exact details on coverages and exclusions.
WHAT DO I NEED TO DO TO ADD A PERSONAL LIABILITY UMBRELLA POLICY?

In order to add a personal liability umbrella policy, you must first have your primary homeowners and auto insurance with American Family.

In addition, you must maintain certain liability limits on any home, auto, watercraft or RV policies you may have.

When considering the right amount of additional liability coverage, you should include enough protection for all your assets, including your home, banking & investment assets, and your future earning capacity. Your agent can help you determine the right amount of coverage for you.

How is the premium calculated?

Your premium will be determined by a number of factors including but not limited to:

- The number of residences, vehicles and boats you own;
- The number of licensed drivers in your household;
- The liability limit you choose (a minimum of $1 million of coverage to a maximum of $5 million);
- The optional coverages you choose; and
- The state where you live.

HOW DOES AN UMBRELLA POLICY WORK?

American Family’s Personal Liability Umbrella Policy supplements your primary liability coverages for:

- Automobiles
- Motorcycles
- Primary residences
- Seasonal home
- Most types of watercraft
- Recreational vehicles
- One- or two-family rental dwellings

Example:

If you have $500,000 liability on your homeowners policy and a $2 million limit on your umbrella policy, your homeowners insurance covers the first $500,000 of a claim and your umbrella coverage picks up an additional $2 million.

Covered by your auto or homeowners policy: $500,000
Covered by your umbrella policy: $2,000,000

TOTAL COVERAGE: $2,500,000

BUNLED IS BETTER

We realize saving money is important to you and putting all you protection under one roof makes more sense than ever. The following discounts may save you money.

- Age 50-Plus Umbrella Discount
- High Underlying Limits Discount
- Home & Umbrella Discount*

*Discount applies to homeowners policy premium.

Do I really need extra coverage?

Lawsuits don’t just happen to corporations and the extremely wealthy. The possibility of being held liable for a large settlement or judgement is very real, simply because accidents happen.

- An accident on your swing set or trampoline causes serious injuries.
- Your dog bites someone and you are sued for the damages.
- You accidently crash your snowmobile into another snowmobile.
- You’re burning leaves and cause a fire that damages neighborhood homes.
- You post a negative online review that results in an alleged defamation lawsuit.

Help protect your dreams and everything you’ve worked so hard for with a Personal Liability Umbrella Policy today.
Visit amfam.com to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

This brochure represents only a brief description of coverages. Insurance policy terms and conditions may apply. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.


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