

Personal Umbrella Insurance

Unanticipated events can result in large losses that generate expenses beyond the limits on your Personal Auto or Homeowner policy.

For Example:

- You cause an auto accident that permanently disables another driver.
- Your pet dog bites a child, causing physical and psychological harm.
- Your child is accused of cyber bullying, resulting in a defamation lawsuit.
- You accidentally injure someone while boating or hunting.

Personal Umbrella insurance offers an extra layer of liability coverage to protect you and your family from these and other claims. It's peace of mind for a modest price.



The preferred solution for your **liability protection** needs!

BENEFITS

Western National's Personal Umbrella insurance provides an extra layer of liability coverage. It helps guard against the impact of large and unforeseen losses by protecting your personal assets and future earnings.

- **Bodily Injury & Property Damage Liability Coverage**
Our Personal Umbrella policy provides coverage for your greatest exposure to a large, unforeseen loss: your personal vehicles.
- **Legal Defense**
In addition to the Personal Umbrella limit, Western National pays the costs of defending you in the legal process.
- **Limits of \$1 Million to \$5 Million Available**
The cost is as low as \$160 per year for a household with two vehicles.
- **Personal Injury Liability Coverage**
Our Personal Umbrella policy covers libel, slander, defamation of character, and invasion of privacy.
- **Uninsured/Underinsured Motorist**
A \$1 million limit is available for Uninsured/Underinsured Motorist Coverage. Coverage can be extended for bodily injury that is covered by an underlying policy's Uninsured/Underinsured motorist's coverage.
- **Worldwide Personal Liability Coverage**
Our Personal Umbrella policy covers your personal liability exposures worldwide, including incidents that may occur at any property covered by your basic Homeowner, Condo Unit Owner, or Renter policy.

- **Penalty-Free Promise®***

At Western National, you can be sure your policy premium won't be surcharged as the result of a claim.

- **Top-Rated Claim Service**

Western National's Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.

** "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*

Please review your policy form for complete information about coverage and exclusions that apply.

QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best



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