



**UMIALIK**  
INSURANCE COMPANY  
*Peace of mind. Made in Alaska.®*

## 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

Umialik'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.
- **Personal Injury Liability Coverage**  
Our Personal Umbrella policy covers libel, slander, defamation of character, and invasion of privacy.
- **Legal Defense**  
In addition to the Personal Umbrella limit, Umialik pays the costs of defending you in the legal process.
- **Limits of \$1 Million to \$5 Million Available**  
The cost is as low as \$150 per year for a household with two vehicles.
- **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 Umialik, you can be sure your policy premium won't be surcharged as the result of a claim.

- **Top-Rated Claim Service**

Umialik'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 UMIALIK

- Founded in Anchorage, Alaska in 1981
- 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



### Umialik Insurance Company

725 E. Fireweed Lane, Suite 500  
Anchorage, Alaska 99503

P (907) 338-5445 | F (907) 338-1458

Toll Free (888) 590-5445

W [www.umialik.com](http://www.umialik.com) | E [info@umialik.com](mailto:info@umialik.com)

Part of the Western National Insurance Group:

American Freedom | Michigan Millers (Affiliate) | Pioneer Specialty | Umialik | Western National Assurance | Western National Mutual

