

## UMBRELLA INSURANCE

An affordable way to protect all you love.



### Accidents happen — are you and your family prepared?

You've seen the headlines for significant injury compensation. Safeco's umbrella policy provides an extra layer of coverage, so if one of life's surprises happens to you or a family member, you're not caught off guard.



#### Why umbrella

We know accidents happen, but what happens if you get sued for more than your current limits?

- Imagine you're driving a few members of your child's soccer team and have an accident.
- Or your big, friendly dog knocks down an elderly neighbor who breaks a hip.
- What if you're sued for something entirely frivolous?
- Attorney fees can be expensive, for about \$350 a year you have an umbrella policy. Remember, you don't have to be a millionaire to be sued like one.



#### Who benefits

Everyone! There is so much risk today, especially for those who:

- Own a home, have a steady income or retirement savings.
- Have children, teens, or students away at college.
- Own or use a car, ATV, boat, motorcycle, RV, or a golf cart, have animals, firearms, a pool or a trampoline, etc.
- Use social media, participate on a board or homeowners association.
- Carpool, entertain, have babysitters, host sleepovers.



#### Great protection

Umbrella is extremely affordable and provides peace of mind so you can rest easy.

True umbrella policy, not just excess liability, **which means it:**

- Protects you and your household anywhere in the world.
- Provides legal defense coverage on top of the limit of liability.
- Dropdown protection when other insurance may not apply.
- Very broad coverage with open-peril protection, so if not specifically excluded, you've got protection against life's unexpected surprises.



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