



Protection for Your Family, Home, and Personal Possessions:



The **FMI Personal Excess Liability Program** is not a substitute for your Homeowners, Automobile, and Watercraft Liability policies but has been developed to enhance your basic coverages.

This includes:

- Excess liability limits up to \$5,000,000.
- Defense costs for suits filed against you for covered claims.

By offering this essential coverage as an endorsement to your FMI Homeowners Policy, there is no need for another policy.

Local Service from Experienced Professionals

The **FMI Personal Excess Liability Program** is available exclusively through a network of local independent agency professionals with strong client and community ties. So when it comes to safeguarding your home and personal assets, you can place your trust in **FMI** and its local professional independent agents.

This flyer is intended to give general information only, and is subject to the terms, conditions, and exclusions stated in the policies. Coverages may be subject to certain limitations or modifications. Please consult the actual policy forms for complete details on conditions and exclusions



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Personal Excess Liability Program

You don't have to be a millionaire to be sued like one!



Unfortunately lawsuits and large settlements are becoming more common in today's society. Regardless of your income, you and your family may be exposed to judgments that could be catastrophic to your personal assets.

You may be backing out of your driveway where your neighbor's children are playing, working as a community volunteer, or just walking your dog, and the unthinkable happens. The **FMI Personal Excess Liability Program** can stand between you and such a financial disaster.

