

Call on AAA with confidence.

Have a question? Need a quote?  
Simply contact your nearest AAA Agent:

\* In Illinois, Indiana, Iowa and Ohio, personal umbrella excess liability, auto, home and boat insurance underwritten by MemberSelect Insurance Company; in Nebraska and North Dakota, by MemberSelect Insurance Company or Auto Club Insurance Association; in Michigan, by Auto Club Insurance Association family of companies; in Minnesota and Wisconsin, by Auto Club Insurance Association. A.M. Best rating effective June, 2008.

This brochure is not a policy. This information is intended solely to highlight the many financial risks covered by personal umbrella insurance through AAA. Your policy and its endorsements, plus applicable deductibles, determine exact coverages and payment of losses. Note: Products and benefits are subject to change and not available in all states.



## PERSONAL UMBRELLA INSURANCE

## You're protected, with AAA.

Personal umbrella liability insurance through AAA\* is designed to protect you against the financial devastation and hardship that can result from a personal liability lawsuit. You'll get peace of mind with reliable coverage, exceptional service and extraordinary value.

Renowned quality.  
Generations of service.  
Competitive prices.

With insurance through AAA, you're covered by a company that's been serving members for generations. Year after year, independent rating agencies place AAA among the leaders for prompt, courteous and reliable claim service.

- **A century of service.** AAA has a long heritage of providing superior service.
- **Financial strength.** A.M. Best, the insurance industry's largest independent rating organization, rates AAA insurance companies "A" (Excellent).\*
- **Knowledgeable agents.** Licensed AAA Agents are ready to serve you in person or by phone.



Independent  
Insurance Agent





## Coverage to preserve your wealth.

Personal umbrella insurance goes beyond the liability coverage typically provided by your auto, home and boat insurance with higher amounts of coverage – limits of \$1 million to \$5 million for eligible applicants.

- Personal umbrella insurance is a cost-effective way to obtain peace of mind when facing many of today's costly personal lawsuits.
- If you currently carry limits of liability on your standard policies that are higher than required, you may consider reducing them with a personal umbrella insurance policy.† Discuss this possibility with your AAA Agent.
- As an option, you can carry higher limits of Uninsured and Underinsured Motorist protection on your personal umbrella policy (not available in all states).

Your AAA Agent can provide full details and help you determine the coverage amount that is right for you.

## Cost effective security.

Personal umbrella insurance provides features designed to protect you in a wide variety of ways for a range of situations. Special features include:

- Payments for a variety of lawsuit-related expenses in addition to the limit of liability selected. This includes:
  - Legal defense
  - Interest on judgments
  - Limited loss of earnings
  - Appeal and bail bond premiums
- Coverage within the U.S. and around the world for a broad range of personal liabilities.
- A discount for having home insurance through AAA.\*\*

## Your personal umbrella insurance policy covers you in a variety of unforeseen situations. Here are just a few:

- Negligently hitting a pedestrian with your vehicle and causing injuries or damages beyond your auto insurance policy's liability coverage
  - Unknowingly serving food that causes guests to be hospitalized with food poisoning
  - While mowing your lawn, accidentally propelling an object from your power lawnmower and striking someone, causing serious injury
  - Being involved in a serious traffic accident
- Your AAA Agent can provide complete details.



## A friendly voice. A ready response. Just when you need it most.

Superior claim service – it's one of the most important reasons people choose insurance through AAA. Our customer satisfaction ratings for response time and claim resolution stand among the leaders.

- You'll appreciate the superior service and prompt attention of AAA's 24/7 claim service.
- For your convenience, our toll-free Claim Service Center is available seven days a week.
- You can also report a claim via the Internet. It's yet another advantage of being insured through AAA (not available in all states).

† Your existing auto, home or boat liability coverage is called underlying insurance. Minimum liability limits must be maintained and your auto liability coverage must be provided through AAA.

\*\* The availability of discounts and their amount may vary from state to state. Be sure to ask your AAA Agent for complete details.

