



**THE
HARTFORD**

Personal Lines



Help protect the life you've built with personal umbrella insurance

You can count on The Hartford to help protect your hopes and dreams by providing valuable insurance protection for your home, your car and your personal property.

The Hartford keeps your life moving ahead with personal umbrella coverage that fits your lifestyle and budget.

But in today's litigious environment, your coverage needs may extend beyond these policy limits. For example, what would happen if:

- A neighbor was injured in your swimming pool?
- A passerby tripped and broke her leg on your property?
- Your dog's bite proved worse than his bark?
- You were in a car or motorcycle accident and were sued for \$1 million?

These are just a few circumstances in which personal umbrella coverage could prove a valuable addition to your insurance plan.

Guard your peace of mind and way of life

Today, anyone can be sued. And million dollar judgments, once a rarity, have become all too common. Even if the court decides in your favor, you may still have to pay legal fees and court costs. Why take a chance?

continued

Fortunately, you can mount a powerful defense against the financial burden of personal litigation – with The Hartford’s personal umbrella insurance plan, available exclusively to our personal auto customers. It provides:

- Expanded liability protection in case a serious accident occurs
- Coverage even if you’re traveling outside the country on business or vacation
- An inexpensive way to add value to your insurance coverage and protect yourself against potentially catastrophic financial burdens or losses
- Coverage for your motorcycles and recreational vehicles, such as snowmobiles, ATVs, golf carts and jet skis, for an additional premium (see chart for details)

How an umbrella adds valuable protection

The Hartford’s personal umbrella insurance plan takes up where your basic automobile and homeowners policies leave off – providing up to \$5 million dollars worth of additional liability coverage.*

An example:

- 1 A covered liability claim is filed against your automobile or homeowners policy.
- 2 The dollar amount of the judgment is greater than the coverage limits you have purchased on those policies.
- 3 The umbrella provides additional limits of coverage – sparing you the cost of covering the additional liability yourself.

In addition, there may be liability exposures not covered under your homeowners policy, such as personal injury claims for slander or libel, which are covered by a personal umbrella.

Expanding protection. Your personal umbrella insurance plan will extend the same coverage to your spouse, as well as to other relatives living in the same household, within the limits and exclusions described in the policy.

How to get it from The Hartford

Umbrella protection is available exclusively to customers who turn to The Hartford for all their personal auto insurance needs. To add it, make sure your primary policies provide adequate qualifying coverage. Check the following chart for our minimum requirements. If necessary, your primary coverage can be increased at the same time your umbrella application is completed.

Type of Coverage	Minimum Required
Automobile (includes motorcycles, motor homes and golf carts ¹)	
Bodily injury	\$250,000/\$500,000
Property damage	\$50,000
Uninsured/underinsured motorists ²	\$250,000/\$500,000
Homeowners	
Comprehensive personal liability, including personal injury	\$300,000
Watercraft	
Watercraft liability	\$300,000
Recreational Vehicles	
Comprehensive personal liability	\$250,000/\$500,000
Motorcycles	
Bodily injury	\$250,000/\$500,000
Property damage	\$50,000
Guest passenger hazard liability	\$250,000/\$500,000

Ask about it today

Americans have looked to The Hartford for security and protection for more than two centuries. If you’d like the peace of mind this additional liability coverage can provide, ask your independent agent about The Hartford’s personal umbrella insurance plan.

* Please note that the maximum amount of coverage The Hartford offers varies by state.

¹ An additional charge applies for each motorcycle, motor home and golf cart.

² Availability varies by state.

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