

Personal Umbrella Coverage

Enhanced  
protection for what  
matters most.



# We're here when you need us most.

Encompass has been recognized for ranking above the industry average in overall property claims satisfaction by a prominent independent consumer rating service. If the unexpected happens, you can rest assured we'll be responsive, easy to work with and there for you every step of the way—24 hours a day, 7 days a week and 365 days a year, to help you:

- **Make a claim**
- **Check the status of your payment**
- **Get emergency assistance or service**

And, as always, your Encompass Independent Agent can help you with any concerns, including reporting a claim and answering your questions.



# You never know when an accident will happen. Are you covered?

Accidents can happen anytime, anywhere. What if your teen driver broadsides another car? Or a guest slips in your home and gets seriously injured? They're called accidents for a reason; however, you may be held liable for damages in an amount that is greater than your regular liability coverage allows. Feel more protected with Personal Umbrella coverage.

Higher limits available with Personal Umbrella coverage can help protect you from major claims and lawsuits once you reach the limits of your homeowners, auto or other liability policy. In the event of a catastrophic loss, Encompass Personal Umbrella coverage helps you protect the lifestyle you've worked so hard to build.

# Get extra protection for even greater peace of mind.

You've worked hard to build your lifestyle. In the event of a catastrophic loss, are you confident your financial security will be protected if someone were to bring a major claim or lawsuit against you? Your home, autos and financial assets could all be at risk.

Also, if you're in the process of retirement planning, keep in mind that unforeseen events such as car accidents, injuries on your property or other situations could lead to a lawsuit that could impact your retirement savings. By adding Personal Umbrella coverage to your existing Encompass home and auto policy, you can feel more confident that you, your family and your future are protected.

## **We're by your side.**

Encompass is committed to being there when you need legal representation in the event of a lawsuit. In fact, we will retain and pay for an attorney to represent you if you're sued over an incident included with your Personal Umbrella coverage.

## **Get coverage whenever, wherever.**

Have a passion for traveling? Perfect. Encompass Personal Umbrella coverage follows you, so you can feel confident traveling inside and outside of the U.S.<sup>1</sup>

<sup>1</sup> Liability is covered worldwide where allowed by law. In Mexico, vehicle accidents can be a criminal case and restrictions may apply. Coverage subject to policy terms and conditions.



### **When we say hassle-free, we mean it.**

With Personal Umbrella coverage, we pay a covered claim on your behalf for damages that may be brought against you, so there's no need for you to pay first and wait for reimbursement.<sup>2</sup>

### **Don't miss out.**

Court appearances can mean missing work. Fortunately, with Personal Umbrella coverage, you will be reimbursed for lost wages up to specified limits.

### **Enjoy higher liability limits.**

Personal Umbrella coverage increases the liability limits that you have under your current Encompass policy.

<sup>2</sup> Liability payment made up to the policy limits. Coverage subject to policy terms and conditions.

# Protection for life's not-so-simple moments.

Encompass believes that simpler is better. But for most of us, life is far from simple—it's challenging and unpredictable. And that's without having to worry about protecting your possessions. That's why it pays to have Encompass Personal Umbrella coverage. If you are sued for a covered loss that exceeds the maximum limit that your existing liability policy will pay, your Personal Umbrella coverage helps protect you.

## **How much protection do you need?**

Personal Umbrella coverage is optional, so how do you determine what may be right for you? Every policyholder's situation is unique and different, so it depends on what you want to protect.

You should first consider all your valuable possessions, including your home, cars, boat or other recreational vehicles, collectibles, investment properties and even your life savings. Once you've determined the possessions and assets you want to protect, schedule an appointment with your Encompass Independent Agent to talk about adding Personal Umbrella coverage and determine your specific needs. You can add coverage in increments of \$500,000.<sup>3</sup>

<sup>3</sup> Coverage is available in increments of \$500,000, up to the maximum, which varies by state.



# You could be at risk.

## **Did you know:**

- Young, inexperienced drivers are at greater risk of being involved in car crashes. If your teen accidentally injures someone, you may be facing a lawsuit.
- You can be sued by an organization you volunteer for if something goes awry in the organization.

## **A simple approach to protecting the things that matter most to you.**

At Encompass, your peace of mind is important to us. Encompass offers a simplified approach to insurance: a comprehensive package policy with enhanced coverage options and round-the-clock claims service. We believe that you should have the opportunity to choose an insurance policy that helps protect what you have worked so hard to achieve. Our products are offered exclusively through a network of independent agents who represent multiple insurance carriers.

Life can be complicated, but your insurance experience shouldn't be.

**To learn more, contact your Encompass Independent Agent or visit [EncompassInsurance.com](https://www.encompassinsurance.com).**



In some states, Personal Umbrella coverage is referred to as Optional Excess coverage. Please ask your independent agent for details.

Insurance is subject to terms, qualifications and availability. Other terms and exclusions may apply. Encompass Insurance Company of America, Encompass Property and Casualty Insurance, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Insurance Company of Massachusetts, Encompass Indemnity Company, Encompass Insurance Company: Northbrook, IL. Availability from a particular company varies by state.