



# Farmers Personal Umbrella

## The liability coverage you need

Stop for a moment to reflect on everything you've worked hard for in your life – your home, your car, your family's security. You may even have a recreational vehicle or a boat for family getaways. And, if you're reading this, you probably have adequate Auto, Home and Life insurance coverage.

So chances are, you'll never have to worry about exposure to large liability losses. But what if . . . ?

In today's society, no one is exempt from large liability losses. Let's face it: people are growing more willing to sue every day. The bottom line is: It can happen to you. If it does, Farmers can help you get back where you belong.

Even if you don't maintain all of your current liability insurance with Farmers,\* we have a coverage that's perfect for you.

*\*You must maintain Automobile Liability coverage with Farmers to be eligible for the Farmers Personal Umbrella Policy.*

## Supplement your existing coverage

The parents of a teenager gave him a car for his 17th birthday. The parents had an Auto policy with a \$500,000 per claim liability limit. One day, the teenage driver crossed over a median and collided head-on with another vehicle. Two passengers in the other car were killed, and a third was seriously injured. The 17-year-old driver was found negligent and ordered to pay \$1.5 million to settle the injury claims.

Fortunately, the parents carried an Umbrella. The auto policy paid \$500,000, and the Umbrella paid the remaining \$1 million.

With a Personal Umbrella policy, you have additional coverage once the limits under your primary policy are used up.\* Your assets as well as your future earnings are covered.

*\*subject to policy limits and exclusions.*

## The Farmers Personal Umbrella

### Added features

Besides providing increased liability limits, a Personal Umbrella policy gives you these additional benefits:

- You are covered against claims that may not be covered by your underlying policies for Homeowner's, Auto liability and Watercraft liability, such as libel, slander or defamation of character.
- You are covered anywhere in the world.
- You are covered for defense costs and attorney fees associated with claims against you that are covered by your Personal Umbrella policy, but not by your primary policies. These expenses are paid in addition to your policy limit.

*The question is, are you prepared?*

When life brings the unexpected, our goal is to help get you back where you belong as quickly as possible. A Farmers Personal Umbrella policy can give you the security and peace of mind you'll need to get through the storm.

## Verdicts

A driver hit a 4-year-old girl who darted out between cars, rendering her paraplegic.

**Jury Verdict: \$800,000** — A driver hit a garbage truck, and a garbageman riding on the back of the truck is injured while jumping off. Garbageman is not hit.

**Jury Verdict: \$1,274,000** — At a homeowner's property, a railing on the balcony gave way and a guest fell to ground below.

**Jury Verdict: \$880,000** — An uninsured motorist failed to stop at a crosswalk and struck a pedestrian, rendering him quadriplegic.

**Jury Verdict: \$930,415** — A 5-year-old boy visiting his friend's house was knocked down and bitten by a neighbor's golden retriever.

**Jury Verdict: \$475,000** — In the event of a large liability loss, would you want maximum coverage or are you willing to assume some risk?

**In the event of a large liability loss, would you want maximum coverage or are you willing to assume some risk?**

Let your Farmers agent show you how little an Umbrella policy can cost.



## Can you afford to be without it?

The cost for this high level of coverage is amazingly low. Your Farmers agent can give you all the details on how the Farmers Personal Umbrella policy can protect you and your family against catastrophic liability judgements.

*Chances are . . .*

. . .you'll never be sued for more than the limits of your Automobile, Homeowners, Recreational Vehicle or Boat Liability policies.

*Chances are . . .*

. . .you'll never be accused of defamation of character, invasion of privacy, libel, slander or other charges against which you may now lack coverage.

*But what if you are?*

The Farmers Personal Umbrella policy can help provide you with the liability coverage you may need. Contact your Farmers agent for a free Farmers Friendly Review.<sup>®</sup> Your Farmers agent has all the details on how the Farmers Personal Umbrella policy can give you and your family extra peace of mind.

## Discover the advantage of personal service

These days, many insurance companies deal with their customers only by mail or by phone. But, when you're covered by Farmers, you have your own personal, professional agent helping you every step of the way. You can count on Farmers to provide quality service with a personal touch.

## Farmers HelpPoint<sup>SM</sup>

If you've ever had a car accident or suffered a loss in your home (such as a burglary or fire), you know that emotions can run high. That's where Farmers HelpPoint comes in. A trained customer service associate is only a phone call away, to help you order your priorities and think through your options. Just call **(800)-HELPPPOINT** — that is, **(800) 435-7764**. Our goal is clear — to get you back where you belong.

*This is not a policy contract but a general description. The policy itself should be read for coverages and exclusions.*

Farmers is proud to be one of the top ten corporate contributors to the



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**FARMERS**

**Gets you back where you belong.<sup>®</sup>**

Farmers Insurance Exchange  
Los Angeles, CA 90051-2478

**Farmers.com**

## Election Agreement

I have had the coverage of a Personal Umbrella policy explained to me. The opportunity to purchase this coverage has been provided.

I have rejected the Personal Umbrella policy

\_\_\_\_\_  
Date My signature

\_\_\_\_\_  
Date Agent's signature