

Can you afford to be without it?

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

The cost for this high level of coverage is amazingly low. To find out how inexpensive it is, just complete the form below and take it to your Farmers agent for a Farmers Friendly Review®.

Amount of Umbrella I want is \$_____,000,000

Your current annual premiums

Home(s) _____

Car(s) _____

Recreational vehicle(s) _____

Uninsured or Underinsured Motorist coverage _____

Watercraft _____

Other _____

Total \$ _____

Est. Umbrella Premium (from your Farmers agent) \$ _____

Contact your Farmers agent for all the details on how the Farmers Personal Umbrella policy can cover you and your family for catastrophic liability judgments.

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 provide you with the liability coverage you may need to get you back where you belong. Contact your Farmers agent for a free Farmers Friendly Review®. Your Farmers agent has all the details on how the Farmers Personal Umbrella policy can give you and your family extra peace of mind.



FARMERS

Gets you back where you belong.®

Los Angeles, CA 90051-2478

farmers.com



Farmers Personal Umbrella



FARMERS



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 . . . ?

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

The Farmers Personal Umbrella.

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 that it can happen to you.

The question is, are you prepared?

A Farmers Personal Umbrella policy gives you the security and peace of mind you need to enjoy life's pleasures. The Farmers Personal Umbrella can add to your security with:

- Additional liability insurance, over the limits of your Auto, Homeowners, Recreational Vehicle or Boat Liability policy limits
- Coverage for certain types of unexpected exposures (e.g., defamation of character, invasion of privacy, libel, slander) that might not be covered by your current policies (some exclusions apply)
- Coverage for legal costs, including legal representation, court costs, interest on judgments and premiums on necessary bonds

Take a look at the easy-to-use chart on the next page. It shows how the Farmers Personal Umbrella policy can give you coverage above and beyond your Auto, Homeowners, and Recreational Vehicle Liability policies.

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



The red column shows the coverage provided by standard underlying policies. The orange column shows you how the Farmers Personal Umbrella policy will increase your non-commercial liability insurance. (Please note: You must have the minimum underlying liability coverage shown before purchasing additional Umbrella coverage.)

The self-insured retention shown in the last column is the \$250 (\$1,000 in Texas) portion of the loss you absorb before the Farmers Personal Umbrella Liability would kick in to cover a loss not covered by any other liability policy (subject to exclusions).

