



# Umbrella Insurance

Low Rates. Better Protection. Total Peace of Mind.

## Extended protection gives you peace of mind

Do you have a young driver in the family? How about a swimming pool, recreational vehicle or watercraft? These all pose additional risks that may result in liabilities exceeding your current auto or home policy coverage limits. Mercury's Personal Umbrella coverage can give you the added protection and peace of mind to help shield your family and assets.

## You can't expect the unexpected, but we can help you prepare for it

Life is unpredictable and in an increasingly litigious society, it's wise to have a safety net to protect you and your family from unexpected events.

What would you do if:

- your dog accidentally injured your neighbor's child?
- your mail carrier tripped over a crack in your driveway, resulting in injury and disability?
- an overgrown tree in your yard crashed through your neighbor's roof?
- the unthinkable happens and you severely injured someone in a car crash?

With coverage limits ranging from \$1,000,000 to \$5,000,000<sup>1</sup>, an Umbrella policy provides extra protection that goes beyond your auto and homeowners limits, just in case something happens that you didn't expect.

## Coverage that's right for you

Mercury offers a variety of coverage options that can be tailored to meet your specific needs.

- Additional Personal Liability Protection provides coverage in the event you are legally obligated to pay damages for a covered loss that exceeds your current auto or homeowners liability limits.
- Additional Property Damage Protection provides coverage in the event of a covered incident that exceeds your liability limits.
- Defense and Settlement Protection protects you in the event of a covered claim or lawsuit not covered by either your auto or homeowners policy.

*"Whenever I needed to consult Customer Service regarding payment, claims, discounts, or my history, I was always treated warmly, like a friend, never given the robot-like, confusing responses as with most other companies. The final resolutions were always crystal-clear to both parties upon ending the call. My needs were attended to intelligently, quickly and simply!"*

**—Lainie, Los Angeles, CA**

<sup>1</sup>Coverage(s) may be subject to certain restrictions and limitations and may not be available in all states.

Insurance underwritten by Mercury Casualty Company and affiliates, Brea, CA. Contact your agent for information on the insurers and coverage available in your state.