

UMBRELLA



OUR MISSION IS YOU.®

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PERSONAL CATASTROPHE
LIABILITY POLICY



Armed Forces Insurance

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AFI.org

Consider adding an Umbrella policy to your insurance program for peace of mind. Today the need for higher limits of liability insurance is apparent because lawsuits are prevalent.

An Umbrella policy can protect you against lawsuits in two ways. It provides:

- Excess liability coverage if there is an accident that injures others, or damages the property of others and there is a judgment against you that exceeds your basic home, auto, or boat insurance. Because the Umbrella policy is an “excess” policy, it is required that certain minimum (underlying) liability coverages be carried.
- Coverage for claims that may be excluded by your basic liability policies. For example: libel, slander, false arrest, wrongful eviction.

We offer \$1,000,000 limits in all states.

\$2,000,000-\$5,000,000 limits are available in most states, but not all. Please advise us if you are currently carrying an Umbrella policy over \$1,000,000 with another insurer.

Factors that determine the premium:

- The state in which you live; the number of cars, drivers, boats, recreational vehicles, and properties you own.
- The limits of liability you carry on your basic home, renters or auto insurance policies.
- The coverage limit you select to carry on your Umbrella.

Uninsured/Underinsured Motorist Coverage

In FL, LA, NH, VT and WV the Umbrella policy may also provide excess coverage for uninsured/underinsured motorist coverage. Depending upon the state in which you live this will either be charged per policy or per auto.

Some personal injury or property damage losses are excluded by the Umbrella policy.

A few of the exclusions are bodily injury or property damage that originates from activities involving:

- Intentional acts; criminal acts
- Business related activities
- The use or ownership of an aircraft.

Because of the high limits of this coverage, the policy does not become effective until a signed application is approved by Armed Forces Insurance.

Benefits of Membership:

- Member-owned
- Coverages flexible to meet your needs
- 24/7 claims service
- Children of members are eligible
- **CyberScout™** Advocacy services
- **MyHomeWorks™**

To apply for our Umbrella policy please complete and mail the enclosed application. To receive a free rate quotation or if you have questions call us at: **800-255-6792.**

Type of Policy and Minimum (underlying) Amount Required for Each:

Personal Liability

(Part of a homeowner or renter's policy.)

\$300,000 each occurrence

Automobile Liability

\$300,000 per person*

\$500,000 per occurrence

\$100,000 property damage or

\$500,000 combined single limit

If optional Uninsured and/or Underinsured Motorist Coverage is requested

(Applicable only in: FL, LA, NH, VT, and WV)

\$300,000 per person*

\$500,000 per occurrence

Motorcycle Liability and Recreational Motor Vehicle Liability

\$300,000 per person*

\$500,000 per occurrence

\$100,000 property damage or

\$300,000 combined single limit

Watercraft Liability

Minimum Amount Required:

\$300,000 per person*

\$500,000 per occurrence

\$100,000 property damage or

\$300,000 combined single limit

* AFI will accept \$250,000 per person if your underlying insurer doesn't offer the liability limits shown above. There is a premium surcharge associated with this lower limit.

Call 800.255.6792

for the right answers

from a real person.

free quote online: www.afi.org/quote



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