



ADDED FEATURES

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

- You may be protected against claims that are not covered by your underlying policies for Homeowners, Auto Liability and Watercraft liability.
- You are covered anywhere in the world.
- You are covered for certain defense costs and attorneys' 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.

To learn about how affordable a Personal Umbrella policy is or to hear more details about our product and protection, contact your local United Heritage Property & Casualty Company Agent.

Product and feature availability may vary by state.

UHPC-UP (Rev.05-2022) | Policy Form Number: UHP&C UL (1-11)

CORPORATE HEADQUARTERS



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This brochure is designed to provide a summary and explanation of coverage of the Personal Umbrella policies offered by United Heritage Property & Casualty. It does not include all of the features, exclusions, limitations or conditions.



**WHY DO I NEED
A PERSONAL
UMBRELLA
POLICY?**

Serving The People Since 1908



A Personal Umbrella insurance policy provides protection you and your family may need in addition to coverage provided by your existing Auto, Homeowners or Watercraft policies. It offers an extra layer of protection for your personal assets if the unexpected happens — for example, a serious auto accident or accident on your property where there is a large judgment against you.

Jury awards, out-of-court settlements and the cost of legal fees can be staggering — routinely running into hundreds of thousands or even millions of dollars. Without adequate protection, your current assets could be placed in jeopardy.

A personal umbrella insurance policy can provide added protection and security without breaking the bank.



WHY DO I NEED MORE INSURANCE?

You may say, “We have Auto insurance and Homeowners coverage. That should be sufficient. Why do we need a Personal Umbrella policy?”

Your current insurance will protect you against a minor misfortune—but a Personal Umbrella will give you the needed protection of your assets against a larger loss, over and above the insurance policies you currently have.

HOW MUCH INSURANCE IS ENOUGH?

To ensure you’re protected from the unknown, resetting your liability policy limits can be as critical as reallocating invested assets. U.S. government statistics show household net worth has grown significantly.

Most likely you have liability coverage—Auto, Homeowners or Watercraft liability insurance. In the event of an accident, these will give you the protection for bodily injury and property damage, or both—but only up to your policy limit. Beyond that, you would be responsible for paying excess amounts for which you are liable. That is where a Personal Umbrella Insurance policy could help you.



SUPPLEMENT YOUR EXISTING COVERAGE

The United Heritage Personal Umbrella Policy is designed to provide excess liability limits over primary liability policies that extend adequate underlying coverage. In addition there are a limited number of areas where it provides broader coverage than the underlying policies. In these instances liability protection will be provided with a retained limit \$500. Here’s an example of how it works:

The parents of a teenager gave him a car for his 17th birthday. 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. The parents had an Auto policy with a \$300,000 per claim liability limit. Fortunately, the parents also carried a \$2 million Personal Umbrella. The Auto policy paid \$300,000, and the Personal Umbrella paid the remaining \$1.2 million—protecting their assets.

With a Personal Umbrella policy, you have coverage if the limits under your primary policy are used up. Your assets (your home, investments and cars), as well as your future earnings, are protected.