

Personal Umbrella Liability Insurance

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THE **SOVEREIGN**
GENERAL INSURANCE COMPANY

A member of The Co-operators Group of Companies

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GENERAL INSURANCE COMPANY

Personal Umbrella Liability Insurance

Policy Features

Personal Umbrella coverage provides extra protection against large claims and expensive lawsuits. Adequate liability insurance protection is important due to increasing lawsuits and large court awards.

The Sovereign's Personal Umbrella Liability Insurance provides:

Higher Limits of Coverage

- Insurance limits up to \$5 million CDN

Greater Protection

- Additional liability protection for hazards that may not be covered by the primary policies (ie. libel, slander, defamation of character, humiliation, false arrest, or wrongful conviction).
- Coverage for your actions as the volunteer member of the board of a charitable organization or a Condominium Corporation.
- Legal Defense costs if coverage is provided by the Personal Umbrella and there is no coverage under your automobile or homeowners policy.
- Additional coverage for injury caused by an underinsured motorist if there is Family Protection coverage on your primary automobile policy.

Worldwide Coverage

- This policy provides coverage for occurrences happening anywhere in the world.

Included Exposures

- Automobile Liability - two private automobiles or motorhomes maintained in Canada.
- Comprehensive Personal Liability - for your personal activities and your occupancy of two private residences in Canada (not including properties rented to others).
- Watercraft Liability - for boats up to eight metres (26 feet) long, or powered by an inboard motor up to 38 kW (50 hp) or outboard motor up to 19 Kw (25 hp)

Additional residences, automobiles, recreational vehicles and watercraft may be added for an additional premium.

Simplified Application and Process

You are not required to provide details of your primary insurance policies or update the information we have each year. However, you must agree to maintain those policies and tell us about all vehicles and property that you own or use. Personal Umbrella coverage will only insure those losses that exceed the limits and terms of the primary policies.

Please ask your broker for more information about Personal Umbrella Liability Insurance.

This brochure provides a brief description of the Personal Umbrella features available to you. Personal Umbrella Liability Insurance is subject to the terms and conditions of the policy wording.