

## Personal Lines

# Umbrella insurance from The Hanover

If you're involved in a serious accident, or face a liability lawsuit, are you confident you'll be covered? You can be, with an umbrella policy from The Hanover.

An umbrella policy provides affordable coverage that extends beyond your home and auto insurance, offering peace of mind when it matters most.

The Hanover's umbrella policy starts at \$1 million in coverage, with options up to \$10 million\*. This coverage includes:

- **Personal liability** coverage, including defense costs, judgments and costs for lawsuits or injuries
- **Personal injury** coverage, including medical bills and legal costs
- Additional **uninsured/underinsured motorist coverage**, with options up to \$2 million and coverage for non-owned autos
- **Extended liability** coverage that protects you while you are driving a car, boat or snowmobile
- **Worldwide coverage** to ensure you're protected, no matter where you are in the world

### Umbrella is especially important coverage for:

- Homes with trampolines or pools
- Dog owners
- Families with teen drivers



### ▶ Real claims scenario—home

During a family gathering, a homeowner used gasoline to light wet firewood, causing the fire to spark up. A guest sustained burns requiring medical treatment, resulting in missed work.

The resulting claim exceeded the home policy's liability limits, triggering the homeowner's umbrella policy.

### ▶ Real claims scenario—auto

A policyholder's vehicle hit a pedestrian in a crosswalk while distracted by oncoming headlights. The pedestrian suffered severe injuries.

The resulting claim exceeded the auto policy's liability limits, triggering the policyholder's umbrella policy.

\*\$5M limit in LA

*How much protection do I need? >*

# How much protection do I need?

For example, here's one way to think of it.

Take a minute to add up the following amounts to find out what could be at risk. The difference between this total and your current liability limits could show how much you have at risk in the event of a large loss.

How much equity do you have in your home?

+

What is the total value of your possessions?

+

How much do you have in savings and investments?

+

What is your lifetime earning potential? *(This is achieved by multiplying your salary by the years remaining until you retire.)*

=

Total assets:

-

What are the current liability limits of your home and auto policies?

=

The difference between your total assets and your current liability limits represents a potential gap.

POTENTIAL GAP

## Protect the life you love

A costly accident doesn't have to cost you everything. Talk to your independent insurance agent today about the amount of umbrella protection that's right for you, or visit [hanover.com](https://www.hanover.com) to learn more.

The  
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