

Personal Lines

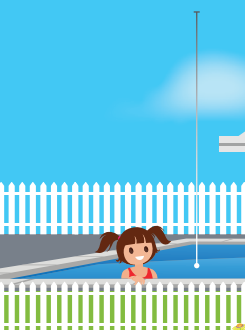
How much does your umbrella cover?

Why do I need it? An umbrella policy kicks in when your basic liability limits run out. In the event of a major accident, or a liability lawsuit, you'll be glad you have this extra protection. Here are just some scenarios when having an umbrella policy can give you added peace of mind.

UMBRELLA



Slips and accidents from trampolines and pools



Real claims scenario 1

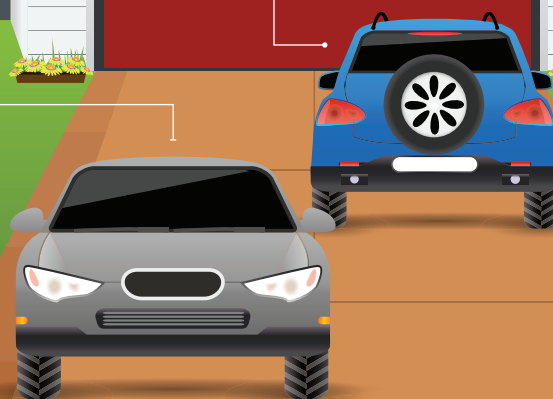
During a family gathering, the insured uses gasoline to light wet firewood, causing the fire to spark up. As a result, a guest sustains first-degree burns requiring medical treatment and missed work. The home policy's liability limits are exceeded, activating the insured's umbrella policy.

Real claims scenario 2

The insured's vehicle hits a pedestrian in a crosswalk while distracted by oncoming headlights. The pedestrian suffers severe injuries. The auto policy's liability limits are exceeded, triggering the insured's umbrella policy.

Major auto accidents

Ideal coverage for households with teen drivers.



The Hanover's umbrella coverage offers protection options starting at **\$1M**, with options up to **\$10M**.*

Additional uninsured/underinsured motorist coverage is now available with options up to **\$2M**.

* Up to \$5M in Louisiana

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

Umbrella coverage with The Hanover enables you to protect your lifestyle and helps:

- Pay for legal defense costs
- Provide protection against underinsured or non-insured motorists
- Fill coverage gaps that a standard home or auto policy does not protect
- Provide personal injury insurance
- Cover you and members of your household

Protect the life you love

A costly accident doesn't have to cost you everything. Talk to us today about the amount of umbrella protection that's right for you.

The
Hanover
Insurance Group®

The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

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