

We make  
choosing the right  
umbrella  
insurance easier.

An Umbrella policy can give you  
real peace of mind, covering you for  
some of life's unforeseen events that can  
have a major impact on you now—  
and in the future.

#### Why The Hanover?

The Hanover is a leading property and casualty insurance company offering a broad portfolio of tailored coverage solutions for personal, commercial and specialty customers. The Hanover is a Fortune 1000® company, with nationally recognized claims service and proactive risk management expertise. The company's financial strength has earned it high marks from key industry analysts, including an "A" rating (Excellent) by A.M. Best Company.

*All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates. Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. Visit our website, [hanover.com](http://hanover.com), for more information about The Hanover.*

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[hanover.com/personalinsurance](http://hanover.com/personalinsurance)

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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

Liability insurance

## Umbrella

Outstanding umbrella insurance  
from a name you can trust



Think you've got it all covered?

Should you be concerned about lawsuits?

If you own a home or an automobile, the answer is a definite yes. Fortunately, the extra liability protection you need is both available and affordable. It's an umbrella policy from The Hanover.

### Protection

Most people buy no more than \$300,000 in homeowners liability and \$500,000 in auto liability insurance. An umbrella policy can provide you with \$1 million in additional liability coverage, with limits up to \$10 million (\$5M in LA) available. This extra liability protection pays over and above your other policies.



### Fills coverage gaps

Some types of liability claims may not be covered by your current homeowners or auto policies. In some cases, an umbrella policy can act as your basic coverage—covering you for a claim or judgment beyond the deductible you select.

### Pays defense costs

Your policy will cover the cost of a legal defense if a suit is filed against you.

### Provides personal injury insurance

An umbrella policy provides important protection against libel, slander, invasion of privacy, malicious prosecution, defamation of character, or discrimination suits.

### Worldwide coverage is available

You and other covered members of your household are protected no matter where a covered incident may occur.

### It's affordable

Even though an umbrella policy from The Hanover provides broad liability coverage, you'll pay a very

reasonable price. That's because for most covered losses, an umbrella policy pays after a homeowners or auto policy. In other words, it provides additional coverage. With The Hanover's already competitive home and auto products, adding an umbrella policy is an affordable, winning combination if a suit is filed against you.

**Plus, with Hanover Platinum protection** you can get an extra \$2\* million of coverage for uninsured and underinsured motorists – added protection to keep your mind at ease where ever you are.

*\*Coverage varies by state.*

## Act today

Ask your local Hanover agent for more details or visit [hanover.com](http://hanover.com) for more information and a listing of agents in your area.

