



Personal Umbrella Insurance

Today it is common for jury awards and out of court settlements to routinely run into hundreds of thousands and even millions of dollars. A large judgment against your client may place his or her assets in serious jeopardy. You can take steps to protect them with a Personal Umbrella Liability Policy.

QBE's Personal Umbrella Insurance

QBE's Personal Umbrella Policy gives you broad, low cost insurance which extends the limits provided by your auto, homeowners and boat policies.

You get:

- Up to \$5 million in additional protection
- Worldwide coverage
- Protection against libel, slander and defamation of character
- Defense and attorney costs for claims where your Umbrella Policy applies, whether or not the charges are groundless
- Excess liability coverage available for most watercraft under 50 feet

Check today with your independent agent representing QBE to find out how you can receive this valuable peace-of-mind coverage.

It could happen to anyone

- While participating in a school track meet, an insured's son threw a shot put and accidentally hit another student in the head. Damage awarded, \$600,000.
- A six-year old girl sustained permanent disfiguring facial scars after an attack by an otherwise "friendly" dog. The dog owner was ordered to pay \$1.7 million.
- While crossing a street, a woman was hit by a car. Her leg injuries were so severe that it had to be amputated. A jury awarded the woman \$1.3 million.

You read about judgments like these every day in the newspaper. A large lawsuit similar to one of these actual cases can wipe out family assets such as your home, car, college funds and retirement savings. One way to protect your family's assets is to insure them with a Personal Umbrella policy from QBE.

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