



## UMBRELLA INSURANCE



ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional property and casualty insurance company providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$800 million in annual written premium and has over \$1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT [ARBELLA.COM](http://ARBELLA.COM).



WITH A PERSONAL UMBRELLA POLICY,  
YOU ARE COVERED IF LIMITS UNDER  
YOUR PRIMARY POLICY ARE USED UP.  
YOUR ASSETS, AS WELL AS YOUR FUTURE  
EARNINGS, ARE PROTECTED.



Why do I need a personal umbrella policy?

Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, New Hampshire, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms, pricing and discounts advertised may be changed by the insurer without notice. Anyone interested in our products should seek more information from one of our professional insurance agents. Our local agents can review your particular circumstances and explain the details of any coverages for which you are eligible. Issuance of coverage is subject to underwriting.



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1100 CROWN COLONY DRIVE, P.O. BOX 699103, QUINCY, MA 02269-9103  
1-800-ARBELLA | [ARBELLA.COM](http://ARBELLA.COM)

HERE. FOR GOOD.™

Jury awards and out-of-court settlements routinely run into the hundreds of thousands or even millions of dollars. Add to this the cost of legal fees and the expense becomes staggering. An unexpected catastrophe could result in a large judgment against you. Without adequate protections, your current assets could be placed in serious jeopardy.

A personal umbrella policy could protect you against excess liability judgments for loss, injury, or even death caused by negligent acts. It is designed to provide liability protection over and above the insurance policies you currently have.

## Expect the Unexpected

*How well protected are you and your family from paying a large liability loss?*

The following events did happen and could happen to you:

- While playing with BB guns, a boy was shot by another boy at their friend's home.  
PLAINTIFF VERDICT, COMPENSATORY AWARD: \$500,000

- A 12-year-old boy suffered lacerations to his lower legs and thigh when he walked by a neighbor's house and was bitten by her two dogs.  
PLAINTIFF VERDICT, COMPENSATORY AWARD: \$500,000
- A man improperly installed a pool diving board at his former home that later resulted in a serious injury to the home's new owner.  
OUT-OF-COURT SETTLEMENT: \$2,500,000
- A driver was rear-ended by an uninsured motorist, which forced the driver's car into another vehicle and caused injuries to the occupant of the front vehicle.  
OUT-OF-COURT SETTLEMENT: \$1,250,000

Source: The cases with jury verdicts were taken from Jury Verdicts Research, an LRP Publication Company, Horsham, Pennsylvania.

## Why do I need more insurance?

You may say, "We have auto insurance and homeowner's coverage. That should be sufficient. Why would we need an umbrella policy?"

In today's society, lawsuits are occurring with alarming frequency. Moreover, the monetary awards can be staggering.

Your current insurance will protect you against a minor misfortune—but it probably would not give you the needed protection against a catastrophic loss.

## How much insurance is enough?

To ensure that you're protected against the unknown, resetting liability policy limits can be as critical as real-locating invested assets.

You likely have liability coverage—auto, homeowner's and/or watercraft. In the event of an accident, these will give you protection for both bodily injury and property damage—but only up to your policy limit. Beyond that, you would be responsible for paying the excess amount for which you are liable. That excess amount could be several million dollars!

## Added Features

Besides providing increased liability limits, a personal umbrella policy gives you these additional benefits:

- You are covered for defense costs and attorneys' fees associated with claims against you that are covered by your personal umbrella policy but not by your primary policies. These expenses are paid in addition to your policy limit.
- Coverage for a loss that takes place anywhere in the world.
- You may be protected against claims that may not be covered by your underlying policies for homeowner's, auto liability and/or watercraft liability.

