

# WHY YOUR CUSTOMERS NEED A STAND-ALONE PERSONAL UMBRELLA POLICY

A Personal Umbrella Policy provides an extra layer of affordable liability protection for your clients' personal assets and future earnings.

## A SMART SOURCE OF PROTECTION FOR YOUR CUSTOMERS.

You'll find an RLI Personal Umbrella Policy is a good idea.

- No vehicle lists, property lists, or information on underlying carriers required
- No age limit on drivers & no medical certificates
- Easy online quoting system with electronic signature & online payment options
- Auto underlying limits as low as 100/300/50 for qualifying applicants
- Excess Uninsured/Underinsured Motorist coverage, offered in all states
- Admitted in all 50 states and D.C.
- Available limits up to \$5 million (\$1M limit available in New Mexico)

## DON'T LET YOUR CUSTOMERS MAKE THE WRONG ASSUMPTIONS.

People have homeowners and auto insurance—however, if your customers aren't protected by a personal umbrella policy, they could be putting their house or financial assets at risk.

An RLI Personal Umbrella Policy is a low-cost policy that substantially increases overall liability coverage beyond the basic protection provided under homeowners and auto insurance policies.

RLI, rated A+ by AM Best, offers their personal umbrella coverage so your customers can protect their hard-earned assets. Getting a quote is easy and coverage is very affordable.



## BECAUSE UNEXPECTED EVENTS HAPPEN.

**Scenario:** In Louisiana, an insured's teenage son was driving his younger sister and her friend when he lost control of the vehicle and hit a telephone pole. The friend permanently lost the use of her right arm and suffered severe brain injuries resulting in permanent brain damage.

**Outcome:** The claim was settled for more than the insured's auto policy would cover. Without the Personal Umbrella Policy, the insured would have had to pay \$1 million out of their own pocket.

## AGENCY INFO:

Rated A+ (Superior) by AM Best  
Rated A (Strong) by Standard & Poor's  
**RLICORP.COM**

**RLI**<sup>®</sup>

**DIFFERENT WORKS**

9025 N. Lindbergh Dr. • Peoria, IL 61615  
© RLI CORP. • PUP-MK508 (06/21)