



UMBRELLA COVERAGE

Added Protection for the Unpredictable

Your organization is deeply involved with the community, intersecting with a variety of people in a variety of ways. With as many lives as you touch, it stands to reason that someone could eventually have an incident or issue and hold your organization liable. From bodily injury and property damage to libel and slander, a GuideOne Insurance Umbrella Liability Policy goes above and beyond your base policy to ensure you're protected in the event of a lawsuit.

How It Works

A liability claim can be made against your organization for a number of reasons, ranging from minor property damage or injury to death. Should you lose the lawsuit, the court will order your organization to pay damages to the person or people who filed the claim.

Your base insurance policy will likely cover most of the issues that arise — but in the case of larger lawsuits, Umbrella Coverage provides extra assurance that you will be able to cover the costs without causing financial harm to your organization. If a settlement exceeds the maximum amount allowed by your policy, Umbrella Coverage is there to help cover the remaining amount. It provides additional protection for claims associated with general liability, automobile coverages and the employers' liability portion of a workers' compensation policy, with limits starting at \$1 million.



GUIDEONE[™]
INSURANCE



Here's a Hypothetical Example:

While driving a company van, one of your employees is involved in an accident and is found to be at fault. The passengers in the other vehicle are seriously injured; they file and win a lawsuit against your organization.

- + **The court** awards the claimants \$1.75 million.
- + **Your base** policy pays for \$1 million.
- + **Your Umbrella Liability Policy** picks up the remaining \$750,000 that you would have otherwise had to pay out of pocket.

You can't predict the future. But you can prepare for it.

Our Umbrella Liability Coverage is a proactive way to protect all that you've worked so hard to achieve. Give yourself peace of mind knowing that your organization and its assets are safe from financial devastation.

▶ To add an Umbrella Liability Policy to your insurance package, speak to your GuideOne agent, or **call 1.888.218.8561 for more information.**

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This information is only a general description of the available coverages and is not a contract. In an effort to keep your policy affordable, the actual policy contains certain limitations and exclusions. Please refer to your insurance policy for the pertinent contract language and coverages. Some coverages or discounts are not available in all states. Each claim must be considered in its entirety, these examples should not be relied upon as granting or denying coverage. If there is a conflict between the policy and these examples, the provisions of the policy shall prevail.

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