



Liability Insurance

Umbrella

Outstanding umbrella insurance
from a name you can trust.

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.

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 the Personal Umbrella Policy from The Hanover.





Offers Seven-Figure Protection

Most people buy no more than \$300,000 in homeowners liability and \$500,000 in auto liability insurance. The Personal Umbrella Policy can provide you with \$1 million in additional liability coverage, with limits up to \$5 million 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, the Personal Umbrella 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

The Personal Umbrella 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 The Hanover's Personal Umbrella Policy provides broad, comprehensive 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.

Plus, with Hanover Platinum Protection you can get an extra \$1 million of coverage for uninsured and underinsured motorists. Added protection to keep your mind at ease where ever you are.



Act Today

Ask your local Hanover agent for more details or visit hanover.com for more information and a listing of agents in your area.

Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). 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. For more information about The Hanover visit our website at www.hanover.com.

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