



Personal Umbrella peace of mind protection

Protecting your family and assets

If you caused an accident that paralyzed another driver and he sued you for \$1 million, would you be able to pay? If someone were to slip and fall on your property, would your Homeowners policy offer you enough insurance protection if a lawsuit was filed against you? A Grange Personal Umbrella policy may be the answer for you.

A Grange Personal Umbrella policy offers the extra coverage you need to protect your family and assets from the threat of a large lawsuit. Protection is available for your home, auto, RV, boat and motorcycle.

Qualifying for a Personal Umbrella policy

Personal Umbrella protection is available to Grange Homeowners policyholders. To add this coverage, your primary policy must meet the minimum coverage requirements listed to the right.* Your Grange independent agent can increase your primary coverage, if necessary, when completing your umbrella application. Let Grange help you protect your family and your assets. For details, contact your Grange Agent today.

Grange's Personal Umbrella policy provides:

- Liability coverage for claims that may not be covered by the personal liability limits of your primary Auto or Homeowners policies
- Personal injury coverage for protection against libel, slander, false arrest, character defamation and mental anguish
- Legal expense coverage for attorneys' fees and costs associated with claims against you that are covered by your personal umbrella policy, but may not be covered by your primary Auto or Homeowners policies

*Some primary policies may need to meet additional minimum coverage requirements.

Coverage

Auto

- Bodily Injury Coverage
- Property Damage Coverage

Homeowners

- Comprehensive Personal Liability Coverage, including Personal Injury Coverage

Minimum Required

- \$250,000 / \$500,000
- \$100,000
- \$300,000

About Grange

Grange Insurance, with \$2 billion in assets and in excess of \$1 billion in annual revenue, is an insurance provider based in Columbus, Ohio. Through its network of independent agents, Grange offers auto, home, life and business insurance protection. Established in 1935, the company and its affiliates serve policyholders in Georgia, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia and Wisconsin. For more information, visit www.grangeinsurance.com.

Now that you know all the risks that are out there, talk to your independent Grange agent today to make sure you're protected.