



Protect yourself and your assets

Better to be prepared.

You've accumulated valuable assets throughout your life — your home, autos, financial assets — just to name a few. In the event of a catastrophic loss, your assets may be at risk if someone goes after your net worth. The Encompass Personal Umbrella Coverage can help protect you.

Don't go it alone.

Encompass will retain and pay for an attorney to represent you if you're sued over an incident covered under your Personal Umbrella Coverage.

Coverage with a long reach.

Traveling outside the U.S.? No problem. Your coverage goes with you.

Encompass pays on your behalf.

We pay a covered claim on your behalf, so there's no need for you to pay first and wait for reimbursement.

You won't lose out.

Court appearances can mean missing work. Encompass will reimburse those lost wages up to specified policy limits.

Higher liability limits.

Personal Umbrella Coverage increases the liability limits that you have under your policy.

Sometimes you need a little extra.

Life is hectic enough without having to worry about protecting your assets. If you suffer a covered loss that exceeds the maximum limit that your existing liability policy will pay, your Encompass Personal Umbrella Coverage helps protect your assets. Coverage is available in increments of \$500,000 (up to the maximum, which varies by state).

What have you got to lose?

Personal Umbrella Coverage is optional, so how do you determine what may be right for you? It depends on what you want help in protecting.

Begin by considering all your valuable assets: your home, autos, boat or other recreational vehicle, collectibles, investment properties and even your life savings. Ask yourself a few questions.

- Do you have a young driver on your auto policy? Young, inexperienced drivers are at greater risk of being involved in car crashes. In the event that your teen accidentally injures someone, you may be facing a lawsuit.
- Do you volunteer within your community? You can be sued by the group you volunteer for if something goes awry in the organization.

Your independent insurance agent can talk to you about Personal Umbrella Coverage and help you determine how much coverage is right for you.

¹ In some states Personal Umbrella Coverage is referred to as Optional Excess coverage. Please ask your independent agent for details.



Experience superior claim service.

When something goes wrong, you want to know you can talk to someone. That's why you can reach Encompass 24 hours a day, seven days a week to:

- Make a claim
- Check the status of your claim payment
- Get emergency assistance or service (when you have applicable coverage)

And you always have the option of calling your independent insurance agent. He or she can also help you report a claim or find the answers to your questions.

Our goal is to create protection around you.

They're called accidents for a reason.

Accidents happen. Being sued can be financially devastating. Protect yourself and your assets with Encompass Personal Umbrella coverage.

What if your teen driver broad sides another car? Or a guest slips in your home and seriously injures herself? A judge may determine that you are financially responsible for an amount that is greater than your liability coverage allows. This is where Personal Umbrella Coverage kicks in and helps to protect you from catastrophic losses.

Make Encompass your insurance company.

Encompass is sold by independent agents who have the freedom to recommend a variety of insurance products and companies. We strive to provide more reasons to choose Encompass, including:

- Simpler insurance experience
- Innovative coverage options
- Responsive, hassle-free claim service

To find out more, contact your independent insurance agent or visit encompassinsurance.com.



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Insurance is subject to terms, qualifications and availability. Other terms and exclusions may apply. Encompass Insurance Company of America, Encompass Property and Casualty Company, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Insurance Company of Massachusetts, Encompass Indemnity Company, Encompass Insurance Company, Northbrook, IL. Availability from a particular company varies by state.

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