

How a Safeco® Umbrella policy works to protect you.

A Safeco Umbrella policy can provide an additional layer of liability protection that goes beyond what your home and auto policies cover. With an umbrella policy, you have broader coverage if you're sued and peace of mind knowing you're protected.

You could benefit from an umbrella policy if you:



Drive a car or let someone else use your car



Host dinner parties or other gatherings



Participate in carpools or other group activities



Own a home, rental properties or multiple residences



Have young drivers in your household

Nearly 85% of Safeco's payments on umbrella claims are related to auto accidents, and over the past 12 months, 30% of those claims involved a pedestrian, motorcycle or bicycle.

Real Safeco customer claims:



Customer hit gas pedal instead of brake by mistake and ran through the front of a restaurant, seriously injuring several people.



Customer didn't see a motorcycle and pulled out, causing the motorcyclist to hit the side of the customer's car.



Customer accidentally set a fire in his apartment that spread to other units.

These claims all required substantial payments under an umbrella policy that were much higher than the policyholder's underlying policy limits.

What makes Safeco a great choice?

A \$1 million Safeco Umbrella policy, in most cases, is less than \$200 for an annual policy.

Customers can select from \$1 million to \$5 million in additional liability coverage.

Safeco offers a "true" umbrella while many other carriers only offer an "excess" umbrella product. This means Safeco may cover other losses that otherwise would not be paid at all, such as an auto accident in another country or libel or slander claims.

Customers may be eligible for a discount on their homeowners policy when the umbrella is written with Safeco.

With a Safeco Umbrella policy, all household family members have worldwide liability protection.

Safeco covers attorney's fees over and above the liability limit, even if the claim is from outside the U.S.

Talk to your local, independent **Safeco agent** for advice on the amount of umbrella coverage that's right for you.

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Contact your Safeco independent agent for more information.

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