

## **UMBRELLA POLICY - An Extra Layer of Protection for your Hard-Earned Assets**

### **What is an Umbrella Policy?**

An Umbrella Policy provides extra protection in addition to your homeowners, automobile and other liability insurance policies. This policy also covers defense expenses for a lawsuit or liability claim that may or may not result in legal action.

### **Who Needs One?**

The answer is easy.... everyone! The potential to be sued has never been greater. The bottom line is, the size of lawsuits or liability damages awarded in a court of law is not determined by the amount of your assets.... you have a future to protect!

### **Why get a Homestead Mutual Umbrella?**

Homestead Mutual Insurance offers Umbrella Liability Limits up to \$2 Million, under our Personal and Farm Umbrella programs.

We offer Optional Coverages such as Uninsured Motorists, Underinsured Motorists, and coverage for specified business activities, including Home-Based Businesses.

The cost of an Umbrella policy is literally pennies per day! Carrying an Umbrella policy is one of the easiest, cost effective ways to give you world-wide protection and peace of mind!