



PERSONAL INSURANCE

# Personal Umbrella Insurance

*A valuable addition to  
your insurance plan*



103460 4th Rev. Printed in U.S.A.

©2007 The Hartford Financial Services Group, Inc., Hartford, CT 06115 All Rights Reserved

# One More Way The Hartford Covers All of Your Personal Insurance Needs...

---

You already know you can count on The Hartford to provide valuable insurance protection for your home, your car and your personal property. But there are times when your needs may extend beyond your policy limits. For example, what would happen if ...

- A neighbor was injured in your swimming pool?
- A passerby tripped and broke her leg on your property?
- Your dog's bite proved worse than his bark?
- You were in a car or motorcycle accident and were sued for \$1 million?

These are just a few of the circumstances in which The Hartford's Personal Umbrella coverage could prove a valuable addition to your insurance plan.

Unfortunately these days, anyone can be sued. And million dollar judgments, once a rarity, have become all too common. Even if the court decides in your favor, you may still have to pay legal fees and court costs.

Fortunately, you can mount a powerful defense against the financial burden of personal litigation – with The Hartford's Personal Umbrella Plan. Available exclusively to Hartford Personal Auto customers, this

coverage provides the expanded liability protection you may need if a serious accident occurs, even if you're traveling outside the country on business or vacation. It's an inexpensive way to add important value to your insurance coverage and protect yourself against potentially catastrophic financial burdens or losses.

The Hartford even extends umbrella coverage for your motorcycles and recreational vehicles, such as snowmobiles, ATVs, golf carts and jet skis, for an additional premium. (See chart on last page for details.)

## How An Umbrella Extends Your Coverage

The Hartford's Personal Umbrella Plan takes over where your basic automobile and homeowners policies leave off – providing up to \$5 million dollars worth of additional liability coverage.\*

How does a personal umbrella work? If there is a covered liability claim under your automobile or homeowners policy and the dollar amount of the judgment is greater than the coverage limits you have purchased on those policies, the umbrella provides additional limits of coverage. In addition, there are some liability exposures which are not covered under your homeowners policy, such as personal injury claims for slander or libel, which are covered by a personal umbrella.

\*Please note that the maximum amount of coverage The Hartford offers varies by state.

This brochure outlines in general terms the coverages that may be afforded under a Hartford personal umbrella policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc.

## What Primary Coverage You'll Need

This valuable protection is available exclusively to customers who turn to The Hartford for all their personal auto insurance needs. To add this umbrella protection, you'll need to make sure your primary policies provide adequate qualifying coverage. Check the following chart to see what coverages The Hartford requires. If necessary, your primary coverage<sup>1</sup> can be increased at the same time your umbrella application is completed.

<sup>1</sup>California customers must have both their personal auto and homeowners insurance with The Hartford. Also, other restrictions apply. Please contact your agent for details.

| Type of Coverage | Minimum Required |
|------------------|------------------|
|------------------|------------------|

### Automobile (includes motorcycles, motorhomes and golf carts<sup>2</sup>)

|               |                     |
|---------------|---------------------|
| Bodily Injury | \$250,000/\$500,000 |
|---------------|---------------------|

|                 |          |
|-----------------|----------|
| Property Damage | \$50,000 |
|-----------------|----------|

|   |                     |
|---|---------------------|
| Uninsured/Underinsured Motorists <sup>3</sup> | \$250,000/\$500,000 |
|---|---------------------|

<sup>2</sup>An additional charge applies for each motorcycle, motorhome and golf cart

<sup>3</sup>Available only in Florida, Indiana, Louisiana, New Hampshire and Vermont

### Homeowners

|   |   |
|---|---|
| Comprehensive Personal Liability, including Personal Injury | \$300,000<br>(\$500,000) <sup>4,†</sup> |
|---|---|

<sup>4</sup>If you own a swimming pool, or live on or near a lake, pond, etc.

### Watercraft

|                      |   |
|----------------------|---|
| Watercraft Liability | \$300,000<br>(\$500,000) <sup>5,†</sup> |
|----------------------|---|

<sup>5</sup>If The Hartford does not write the coverage

## What Primary Coverage You'll Need (cont'd)

| Type of Coverage | Minimum Required |
|------------------|------------------|
|------------------|------------------|

### Recreational Vehicles

|                                  |                        |
|----------------------------------|------------------------|
| Comprehensive Personal Liability | \$500,000 <sup>†</sup> |
|----------------------------------|------------------------|

### Motorcycles

|               |                     |
|---------------|---------------------|
| Bodily Injury | \$250,000/\$500,000 |
|---------------|---------------------|

|                 |          |
|-----------------|----------|
| Property Damage | \$50,000 |
|-----------------|----------|

|                                  |                     |
|----------------------------------|---------------------|
| Guest Passenger Hazard Liability | \$250,000/\$500,000 |
|----------------------------------|---------------------|

<sup>†</sup>Split limit equivalents:

\$300,000 = \$250,000 per person/\$500,000 per accident

\$500,000 = \$500,000 per person/\$1,000,000 per accident

In addition, your Personal Umbrella plan will extend the same coverage to your spouse, as well as to other relatives living in the same household, within the limits and exclusions described in the policy.

**If you'd like the peace of mind this additional liability coverage can provide, ask your independent agent about The Hartford's Personal Umbrella Plan.**

This brochure outlines in general terms the coverages that may be afforded under a Hartford personal umbrella policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc.