

UMBRELLA INSURANCE

For life's
unexpected
surprises.



Accidents happen—are your clients prepared if they unintentionally cause one?

Your clients never know when they're going to need added protection.

Safeco's umbrella policy gives an extra layer of coverage —
so when one of life's surprises happens without warning, they're not caught off guard.



True umbrella

Safeco offers a true umbrella, not just excess liability. We offer open-peril coverage, so unless it's excluded, we'll be there to protect your customers.



Legal defense coverage

Safeco's umbrella policy includes legal defense coverage outside the limit of liability. This coverage alone is worth the cost of umbrella!



Worldwide protection

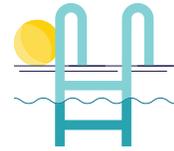
We cover all household family members anywhere in the world. Dependent students away at school are also covered.



Internet libel and slander



Recreational rentals



Negligent supervision



Recreational vehicles



Personal and property defense



Home and landlord



Underlying policy requirements

Safeco offers umbrella from \$1 million to \$5 million. \$10 million available in select states.

- Safeco must insure all personally owned vehicles in the household.
- Homes, rental properties, classic cars, RVs, motorcycles, watercraft, etc. can be insured with another carrier with required limits.
- Excess UM/UIM in select states.
- No restriction on the financial rating of underlying carriers.



Peace of mind is fast and easy

Quote and bind a Safeco umbrella in under two minutes. Add a quote to an existing auto policy.

- \$2 million binding authority.
- Protection against tough-to-find coverage like libel, slander, negligent supervision and personal/property defense.
- Dropdown protection for many situations, like renting a boat or motorhome, even when overseas, and personal injury coverage, including internet slander and libel.



Underwriting eligibility

Safeco's umbrella program is designed for preferred-risk customers.

- Up to two at-fault accidents per household or up to five total incidents per household. Major violations in the last five years are ineligible.
- Drivers under 21 can have no more than one conviction and one at-fault accident.
- The maximum available limit for drivers 75 and older is \$2 million.

Required underlying insurance limits.

		100/300/100	250/500/100	300 CSL	300/300/100	500 CSL	50/500/100
Auto (incl. classic/ antique vehicles and motorhomes)	\$1M UMB Limit	—	YES	YES	YES	YES	YES
	\$2M-\$5M UMB Limits	—	—	—	—	YES	YES
Motorcycle		—	YES	YES	YES	YES	YES
Off-road rec vehicles (incl. golf carts, snowmobiles, ATVs)		—	YES	YES	YES	YES	YES
Powerboats ≥ 32'		—	—	—	—	YES	YES
Sailboats ≥ 26'		—	—	—	—	YES	YES
All other watercraft		—	YES	YES	YES	YES	YES

	\$100,000	\$200,000	\$300,000	\$500,000
Motorcycle	—	—	YES	YES
Powerboats ≥ 32'	—	—	YES	YES
Sailboats ≥ 26'	—	—	YES	YES
All other watercraft	—	—	YES	YES
All other watercraft	—	—	YES	YES

Policies of primary underlying insurance must be maintained in-force, without interruption, and meet or exceed those summarized here.

*Not available in all states. ** Multiple discounts available - Maximum discount varies by state. Check your Product Guide(s) for details on what is covered in your state.