



LYON & BUTLER  
INSURANCE BROKERS LTD.  
SINCE 1931

## Explaining the Personal Umbrella Liability Insurance Advantages

Clients say...	We say...
<p>What is <b>Umbrella Policy</b>?</p>	<ul style="list-style-type: none"> <li>• <b>Umbrella Policy</b> provides an extra layer of protection to you and your family.</li> <li>• You already have insurance for your everyday needs – your home, car, cottage and boat. But there’s more to <i>your</i> everyday: your quality of life, assets and reputation. Having a claim is not the time to find there are gaps in your insurance!</li> <li>• <b>Umbrella Policy</b> provides excess legal liability coverage over the primary liability coverage on you <b>home &amp; auto™</b> policies. This coverage includes liability for your: <ul style="list-style-type: none"> <li>Personal actions</li> <li>Premises</li> <li>Automobiles</li> <li>Watercraft</li> <li>Recreational vehicles</li> </ul> </li> </ul>
<p>Why would I need to purchase more liability coverage than my homeowner’s and auto policies already provide?</p>	<ul style="list-style-type: none"> <li>• <b>Umbrella Policy</b> is ideal for: <ul style="list-style-type: none"> <li>Homeowners or condominium owners</li> <li>Owners of cottages, rental properties, boats, snowmobiles</li> <li>Well-established individuals</li> <li>People who <ul style="list-style-type: none"> <li>○ are active in their communities</li> <li>○ volunteer for school field-trips or outings with their children’s friends</li> <li>○ car-pool</li> <li>○ travel</li> <li>○ are volunteers/directors of non-profit organizations, including condominium corporations</li> </ul> </li> </ul> </li> </ul>
<p>What does <b>Umbrella Policy</b> cover?</p>	<ul style="list-style-type: none"> <li>• Legal liability protection is needed when you are sued for causing bodily injury of property damage</li> <li>• Up to \$5 million in additional liability limits available – over and above your auto and property insurance</li> <li>• Libel, slander and defamation of character coverage</li> <li>• Pays for your legal defence and expenses if an insured claim is not covered by your other insurance</li> <li>• Covers loss of earnings if you incur this expense at our request (e.g. time off work to prepare a defence)</li> <li>• Provides extra peace of mind</li> </ul>

*This is a brief description of the Personal Umbrella features available to you. Personal Umbrella Liability Insurance is subject to the terms and conditions of the wording*