

**For extra protection
against legal action**



Could you be sued?

Wealth. Lawsuits. It's easy to assume a relationship between the two. Unfortunately, that assumption is a common error made by most people. Anyone can be sued, regardless of income level, for just about any reason. Personal liability lawsuits can result in judgments amounting to six and seven figures.

If you're not covered by Travelers Umbrella policy, you could be risking everything – your car, your home, the lifestyle to which you and your family are accustomed, and possibly even your future income.

Will Your Primary Insurance Policies Be Enough?

Typical auto, homeowners, and other property insurance liability limits are not adequate to cover the large court judgments being awarded these days. If you ever have to pay such a judgment, a Travelers Umbrella policy can provide extra protection and may help you safeguard your assets. This policy provides the added protection you may need if you are held liable in certain situations, such as when someone is:

- injured on your property
- injured in an accident involving your auto or boat
- injured in a hunting accident



Have You Covered Every Possibility?

There are also some types of personal liability losses that your other policies may not intend to cover, including libel, slander, defamation of character or invasion of privacy. An umbrella policy fills gaps in your insurance policies by extending protection for these other types of claims. Best of all, this vital insurance protection is relatively inexpensive.

Enjoy Peace of Mind

This type of policy provides an “umbrella” of protection over your other personal liability policies. If you’re involved in a lawsuit covered by our umbrella policy, you can enjoy the security of an additional one to ten million dollars of liability protection. And, if you ever require legal defense for a covered claim, Travelers will contribute to your defense up to your policy limits. If you’re interested in learning more about an umbrella policy, contact your Travelers independent agent.



At Travelers, we're committed to bringing you innovative insurance solutions that stay in-synch with your ever-changing life. It's a commitment built on our 140-year heritage of industry-leading firsts – from issuing the first auto and flight insurance, to pioneering identity theft protection and discounts on hybrid vehicles.

Today, our personal insurance offerings include homeowners, condominium, renters, automobile, flood, boat and yacht, personal liability (umbrella), valuable items, and identity theft protection. Our full line of companion coverages offers you the convenience of dealing with just one company. Contact your independent agent for details.

Travelers

Insurance in-synch with your life.



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

.....

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

© 2008 The Travelers Companies, Inc.
All rights reserved. PL-8623 Rev. 7-08