



*PERSONAL SERVICE  
PEACE OF MIND*

For more information about Personal Umbrella Insurance coverage, contact your Independent Badger Mutual Insurance Agent.

*This brochure is intended to highlight the features of the policy but is not intended to imply contractual specifications. Please refer to policy for detailed descriptions of coverage, limitations and exclusions.  
This brochure is NOT part of your policy.*



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The Heart of Your Insurance Protection

**PERSONAL UMBRELLA  
INSURANCE**

*The Extra Protection You Need*



The Heart of Your Insurance Protection

## Protect Yourself

Too often, enormous jury awards are becoming the rule rather than the exception, even for seemingly minor accidents. Regardless of your income, the more your earning power and assets increase, the more you have to lose. You don't have to be a millionaire to be sued like one!

Although you probably have liability insurance, the limits may be inadequate to protect yourself from serious loss due to a large liability claim. A huge liability suit can strike any family at any time - even your own! The list of potential liability scenarios is virtually endless.

## A Broad Range of Protection

Badger Mutual's Personal Umbrella provides additional liability protection above and beyond the liability insurance included in your Auto, Homeowners, Watercraft, Recreational Vehicle and other personal insurance coverage.

### Personal Umbrella insurance also provides protection for:

- ♥ Non-malicious Slander
- ♥ Defamation of Character
- ♥ Mental Anguish
- ♥ Libel
- ♥ Wrongful Eviction
- ♥ Wrongful Entry
- ♥ Invasion of Privacy
- ♥ **Legal defense costs** for covered losses, including court costs, attorney fees, investigation expenses and premiums on appeal bonds.
- ♥ **Protection for liability suits** resulting from nonoccupational, nonprofit activities such as volunteer work for civic, religious or other organizations.
- ♥ Extra protection over your Uninsured and Underinsured Motorist coverage for an additional premium.  
*(Not applicable in Illinois)*

## A Million Dollars Worth of Protection

Badger Mutual Insurance Company provides Personal Umbrella limits of \$1,000,000 and \$2,000,000.

The Umbrella policy does not only provide coverage in excess of the basic policies people normally purchase. It also provides coverage against claims or legal actions which are not covered under the primary policy after a self-insured retained limit.

**NOTE:** Supporting Auto and Home policies must be written by Badger Mutual with minimum underlying limits of insurance as specified.

