



UMBRELLA

Coverage & Endorsements

Umbrella Insurance refers to a liability insurance policy that protects your assets and future income above and beyond the standard limits set on your Auto, Homeowners, Motorcycle, Rental Dwellings, Watercraft, and Recreational Vehicle Policies. For example, if you have an Auto Insurance Policy with liability limits of \$300,000 and a Homeowners Policy with a limit of \$500,000, then with a \$1,000,000 umbrella, your limits become in effect, \$1,300,000 on your Auto Policy and \$1,500,000 on your Homeowners Policy.

The standard limit of coverage is \$1,000,000 and can be increased in \$1,000,000 increments to \$5,000,000.* Retention limits of \$250, \$500, and \$1,000 are available.

In addition, Umbrella Insurance provides coverage for claims that may be excluded by your primary policies, such as:

- Personal Injury (libel, slander, false imprisonment, wrongful eviction, invasion of privacy, defamation of character, and false arrest)
- Blanket Contractual Liability
- Liquor Law Liability
- Legal Defense in all of the above areas

All of the below items may be covered by your Pekin Insurance® Umbrella Policy. Those items with a check mark next to them have been included in your proposal. Please refer to your proposal for coverage limits and pricing.

- Automobiles
- Automobile Operators Under the Age of 25
- Uninsured/Underinsured Motorists Coverage (autos)

- Primary Residence
- Additional Residence(s)
- Rental Homes
- Motorcycles
- Uninsured/Underinsured Motorists Coverage (motorcycles)
- Motor Homes
- Recreational Vehicles (snowmobiles, golf carts, etc.)
- Watercraft

PEKIN PLUSES:

- Your premium is reduced if all your underlying policies are written with Pekin Insurance.
- Your premium may be reduced if your underlying automobile limits of liability are increased to \$500,000 per person/\$500,000 per occurrence, and your personal liability is increased to \$500,000.
- Your premium may be reduced if you increase your Umbrella deductible to \$500 or \$1,000.

*If there is an operator under 25 years old on the policy, the maximum limit of liability available is \$2,000,000.

Disclaimer: This flyer is designed to give you a basic description of coverages available under your Umbrella Policy and does not include all of the exclusions, conditions, or limitations of the policy. Contact your Pekin Insurance agent for an explanation of the exact terms of the contract.