

# Umbrella Coverage

Think you've got  
it all covered?

*Should you be concerned about lawsuits? If you own a home or an automobile, the answer is a definite yes. Fortunately, the extra liability protection you need is both available and affordable. It's the Personal Umbrella Policy from Citizens Insurance.*

## About The Hanover Insurance Group

The Hanover Insurance Group, Inc. (NYSE:THG) operates in all of its markets as The Hanover Insurance Company, except in Michigan where it does business as Citizens Insurance Company of America. The Hanover, based in Worcester, Massachusetts, is a leading regional provider of property and casualty insurance products for individuals, their families and businesses. The Hanover is a trusted name in insurance since its founding in 1852.

*This document offers a brief description of coverages and programs. Actual coverages and discount availability may vary by state. For exact terms, conditions, exclusions and limitations of coverage, please contact your Citizens Insurance Company of America Agent.*

*Policies are underwritten by the Citizens Insurance Company of America and/or Citizens Insurance Company of the Midwest. Citizens Insurance and The Hanover Insurance Group with Eagle icon is a trademark of The Hanover Insurance Group, Inc.*



Outstanding  
umbrella insurance  
from a name you can trust

Our policy is performance.™



**The Hanover Insurance Company**  
440 Lincoln Street, Worcester, MA 01653  
**Citizens Insurance Company of America**  
645 West Grand River Avenue, Howell, MI 48843

[www.Hanover.com](http://www.Hanover.com)

## The Citizens Personal Umbrella Liability Policy

### Offers Seven-Figure Protection

Most people buy no more than \$300,000 in homeowners liability and \$500,000 in auto liability insurance. The Personal Umbrella Policy can provide you with \$1 million in additional liability coverage, with limits up to \$5 million available. This extra liability protection pays over and above your other policies.



### It's Affordable.

Even though Citizens' Personal Umbrella Policy provides broad, comprehensive liability coverage, you'll pay a very reasonable price. That's because for most covered losses, an umbrella policy pays after a homeowners or auto policy. In other words, it provides "excess" coverage. Better yet, Citizens' basic coverage requirements—the amount of insurance you're required to purchase before you qualify for personal umbrella coverage—are lower than many of our competitors!



### Fills Coverage Gaps

Some types of liability claims may not be covered by your current homeowners or auto policies. In many cases, The Personal Umbrella can act as your basic coverage—covering you for a claim or judgment beyond the deductible you select.

### Pays Defense Costs

Your policy will cover the cost of a legal defense if a suit is filed against you.

### Provides Personal Injury Insurance

The Personal Umbrella provides important protection against libel, slander, invasion of privacy, malicious prosecution, defamation of character or discrimination suits.

### You're Protected Worldwide

You and other covered members of your household are protected no matter where a covered incident may occur.



### Act Today.

For details on Citizens' Personal Umbrella Policy, just contact your local Citizens Agent. You'll see how quick and affordable it can be to buy the additional liability protection you need.