

**Type of Policy and Minimum (underlying)
Amount Required for Each:**

Comprehensive Personal Liability
(Part of a homeowners renter's policy.)
\$300,000 each occurrence

Automobile Liability
\$300,000 per person*
\$500,000 per occurrence
\$50,000 property damage or
\$500,000 combined single limit

**Uninsured and/or Underinsured
Motorist Coverage**
(Applicable only in: FL, IN, LA, NH, VT, and WV)
\$300,000 per person*
\$500,000 per occurrence

**Motorcycle Liability and Recreational
Motor Vehicle Liability**
\$300,000 per person*
\$500,000 per occurrence
\$50,000 property damage or
\$300,000 combined single limit

Watercraft Liability
Minimum Amount Required:
\$300,000 per person*
\$500,000 per occurrence
\$50,000 property damage or
\$300,000 combined single limit

* AFI will accept \$250,000 per person if your underlying insurer doesn't offer the liability limits shown above. There is a premium surcharge associated with this lower limit.

Call 800.637.5728
for the right answers
from a real person.

free quote online: www.afi.org



Armed Forces Insurance
550 Eisenhower Road, Leavenworth, KS 66048



**COVERAGE U
(UMBRELLA)**
PERSONAL CATASTROPHE
LIABILITY POLICY



Armed Forces Insurance
OUR MISSION IS YOU.®

www.afi.org

Consider adding an Umbrella policy to your insurance program for peace of mind. Today the need for higher limits of liability insurance is apparent because lawsuits are prevalent.

An Umbrella policy can protect you against lawsuits in two ways. It provides:

- Excess liability coverage if there is an accident that injures others, or damages the property of others and there is a judgment against you that exceeds your basic home, auto, or boat insurance. *Because the Umbrella policy is an "excess" policy, it is required that certain minimum (underlying) liability coverages be carried.*
- Coverage for claims that may be excluded by your basic liability policies. For example: libel, slander, false arrest, wrongful eviction.

Armed Forces Insurance does not write the Umbrella policy to stand alone. If you have homeowner's, renter's, or auto insurance with you you meet the first eligibility requirement.

We offer \$1,000,000 limits in all states.

\$2,000,000-\$5,000,000 are available in most states, but not all. Please advise our staff if you have ever carried an Umbrella policy in excess of \$1,000,000. This information may be of interest to our underwriters.

Factors that determine the premium:

- The state in which you live; the number of cars, drivers, boats, recreational vehicles, and properties you own.
- The limits of liability you carry on your basic home, renters or auto insurance policies.
- The amount limit you select to carry on your Umbrella.
- Having AFI Auto insurance is not required, but will save you money on your Umbrella.

Uninsured/Underinsured Motorist Coverage

In FL, IN, LA, NH, VT and WV the Umbrella policy may also provide excess coverage for uninsured/underinsured motorist coverage. Depending upon the state in which you live this will either be charged per policy or per auto.

Some personal injury or property damage losses are excluded by the Umbrella policy.

A few of the exclusions are bodily injury or property damage that originates from activities involving:

- Intentional acts; criminal acts
- Business related activities
- The use or ownership of an aircraft; watercraft, or recreational vehicle unless coverage is in an underlying policy.

Because of the high limits of this coverage, the policy does not become effective until a signed application is approved by Armed Forces Insurance Exchange.

Benefits of Membership:

- Member-owned
- Coverages flexible to meet your needs
- 24/7 claims service
- Children of members are eligible
- ID Theft 911 recovery services.

To apply for our Umbrella policy please complete and mail the enclosed application. To receive a free rate quotation or if you have questions call us at: **800.495.8234.**