

Umbrella Personal Catastrophe Liability Insurance



Armed Forces Insurance
OUR MISSION IS YOU.®

Armed Forces Insurance can protect your liability exposures with an umbrella insurance policy. The prevalence of lawsuits today has created a need for our members to ensure their assets are protected in the event there is a judgement that exceeds basic home, auto, or watercraft liability limits.

An umbrella policy can protect you by providing coverage for excess liability if there is an accident that injures others or their property. Coverage may also include lawsuits involving libel, slander, false arrest, and wrongful eviction.

FACTORS THAT DETERMINE THE PREMIUM

- The primary state you live in
- The number of cars, boats, recreational vehicles, and properties you own
- The number of drivers in your household
- Your current liability limits

COVERAGE OPTIONS AVAILABLE

We offer \$1,000,000 to \$5,000,000 coverage options in most states.

UNINSURED/UNDERINSURED MOTORIST COVERAGE

Excess Uninsured/Underinsured Motorist Coverage is available in some states. Underlying policy coverage requirements apply.

POLICY EXCLUSIONS

Although the umbrella policy provides a significant increase in coverage, there are still some exclusions included but not limited to bodily injury or property damage that originate from:

- Intentional acts
- Criminal acts
- Business related activities
- The use or ownership of an aircraft

Required Minimum Liability Limits on Underlying Policies

PERSONAL LIABILITY

(From your Homeowner or Renter Insurance policy)

\$300,000 each occurrence

AUTOMOBILE LIABILITY

\$250,000 per person
\$500,000 per occurrence
\$100,000 property damage or
\$500,000 combined single limit

MOTORCYCLE AND RECREATIONAL VEHICLE LIABILITY

\$250,000 per person
\$500,000 per occurrence
\$100,000 property damage or
\$300,000 combined single limit

WATERCRAFT LIABILITY

\$250,000 per person
\$500,000 per occurrence
\$100,000 property damage or
\$300,000 combined single limit

*Insurance products are provided by Armed Forces Insurance Exchange (AFIE), Armed Forces Insurance Agency (AFIA) and its affiliated partners. All policies and endorsements are subject to underwriting approval. Coverages, deductibles, limits, and discounts vary by state.

Call **800-255-6792** for the right answers from a real person.

Visit: www.afi.org for more information or a no-obligation quote.