

SPECIALTY PERSONAL LINES

Product fact sheet



PREMIER  marine

PERSONAL UMBRELLA LIABILITY INSURANCE

What is an Umbrella Policy?

- Designed to provide an **extra layer of liability protection** above the coverage provided by primary personal auto, home or watercraft policies. Kicks in when liability limits are exhausted on the primary insurance policies
- Coverage provided insures bodily injury and property damage arising out of the personal activities of the insured **anywhere in the world**

Who Needs an Umbrella Policy?

- Anyone with personal assets to protect!

Premier's Umbrella Policy Coverage

- \$10M Liability Limit Available!
- Worldwide Protection with No Territorial Restriction
- Unlimited Legal Defense Costs
- Personal Injury coverage provided includes libel, slander, and more
- Automobile or Watercraft Rental up to 30 days worldwide (underlying limit required)
- Retained Limit / Deductible = \$0

Basic Coverage Includes legal protection for:

- 2 Canadian Residence(s)
- 2 Canadian Registered Automobile(s) / Motor Home(s)
- 1 Canadian Registered Watercraft up to 26', powered by inboard motor up to 50HP or outboard motor up to 25HP

US Exposures

- Property, automobiles, watercraft in the US – **no problem!**
- Option to reduce required primary underlying limit for locations in the USA (contact Premier for details)

Simple Pricing & Application Process

- No need to schedule underlying policy numbers & expiry dates
- Simple Application
- Discount available if primary policy limits are higher than required
- **Basic Coverage starts as low as \$129**

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Stand Alone Policy

- No requirement to have underlying policies with Premier

Why Premier?

An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none

Visit our website for details on all the unique programs offered by Premier. All our applications, policy forms, brochures & other useful documents can be downloaded from our website. www.premiergroup.ca

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