

Protect what's important with a Travelers Umbrella PLUS[®] Policy

Are you really protected?

Whether it's a serious at-fault auto accident or an incident on your property, you can quickly find yourself responsible for damages that exceed the limits on your auto, homeowners, renters or boat policy. And an expensive judgment is the last thing you want to worry about. A Travelers Umbrella policy can help protect your assets and provide additional insurance protection.

Will your primary insurance policies be enough?

Auto, homeowners and other property insurance liability limits may not be adequate to cover a large court judgment. The example to the right shows how easy it is to find yourself without enough coverage – even if you have high liability limits on your auto or property policy.

Enjoy peace of mind

To make it easy for you to get the right level of coverage for your specific needs, we offer limits ranging from \$1 million to \$10 million for customers meeting eligibility criteria. And, when you require legal defense for a covered claim, the policy helps cover defense costs such as attorney's fees and other expenses.

At Travelers, we're committed to bringing you innovative insurance solutions

It's a commitment built on our more than 160-year heritage of industry-leading firsts – from issuing the first auto insurance policy to pioneering identity fraud expense reimbursement coverage, and discounts on hybrid vehicles.

Today, our personal insurance offerings include homeowners, condominium, renters, automobile, boat and yacht, and wedding and valuable items. Our full line of companion coverages offers you the convenience of dealing with just one company.

To secure this additional liability protection, contact a Travelers independent agent today.



The driver in this fictional example was involved in an at-fault accident that resulted in serious injuries to the other driver. The at-fault driver was sued, and the lawsuit resulted in a judgment as shown below.

Judgment amount:	\$1,500,000
Auto liability limit:	\$500,000
	(maximum payout on the policy)
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Gap in coverage (what the driver owes)	\$1,000,000

Because this judgment was greater than the driver's auto limits and the driver still owes an additional \$1 million on the judgment, his personal assets (i.e., money in the bank, investments, personal property, etc.) could be at risk. An umbrella policy with a limit of \$1 million would have helped avoid the gap in coverage. With rates for around \$17 per month,* a Travelers Umbrella policy is valuable protection. Your agent can work with you to develop a customized "At Risk" worksheet to determine what level of coverage is appropriate for your needs.

* For a policy with a \$1 million limit of liability and standard deductibles. Policy is for a single-vehicle risk with no youthful operators. The price also assumes that the named insured's personal auto insurance is with a Travelers affiliated company. Actual price will vary. Rates vary by location, amount of coverage, and underwriting characteristics, and are subject to change. The price is based on the rates in effect as of the date of this brochure. Price does not include the monthly installment fee that applies in most states.