



# Umbrella Insurance



Umbrella insurance begins where your other policies end.

In today's legal climate, everyone can be at risk of large legal suits or liability arising from severe accidents. An umbrella policy from Acuity provides an additional layer of protection over your homeowners, auto, and other liability insurance. If you have a loss greater than the limits on those policies, excess insurance is there to pay. You can rest easy knowing that Acuity's umbrella insurance provides up to \$5 million in coverage to protect you and the assets you've worked hard to obtain.

## Get top-notch service with Acuity

With us, you get a first-class team of agents, customer service, and claims professionals dedicated to helping you keep what you have earned.

**96%**

customer claims satisfaction

**1**

contact throughout your entire claim

*"We are used to claims—our customers are not. My goal is to treat everyone the same way I would want someone to treat my family—as a priority, as important, and as kind and fairly as possible."*

*-Natasha  
Acuity Claims Adjuster*

## Why do I need an umbrella policy?

Here are a few examples to help show why you need this extra protection.

- While trying to avoid a dog, you cross the center line and hit an oncoming car. The accident causes serious injuries to multiple people in the other car.
- While you are away from home, some neighborhood kids climb one of your trees. One of them falls and is temporarily paralyzed.
- You are sued because your deck collapsed during a summer party at your home, causing injuries to multiple people.
- You borrow a boat while on vacation and while using it, you accidentally cause serious injury to another person resulting in long-term disability.



## What do I get with an Acuity umbrella policy?

- **Higher Limits**  
Choose a limit from \$1 million up to \$5 million to protect you and your assets—your car, house, investments, retirement accounts, and bank accounts—in case the worst happens.
- **Broader Coverage**  
Get coverage for things your other insurance doesn't cover, like your liability when doing charity work, traveling abroad, renting a boat, or driving a car provided by your employer.
- **Additional Legal Defense**  
The cost of legal defense can be staggering and must be paid even if you win a lawsuit. If you end up sued, we'll cover your legal fees and those payments won't reduce your umbrella coverage limit.
- **Peace of Mind**  
An umbrella policy provides peace of mind that you, your loved ones, and your assets are protected against severe claims or lawsuits.

## Get more options with Acuity

Besides providing additional limits and extra coverage above your other policies, we offer unique options to best fit your needs.

- **Excess Uninsured/Underinsured Motorists**  
Choose additional limits to help your life get back to normal after being in an accident with a driver who has little or no insurance.
- **Home Business**  
Add another layer of protection for your home-based business, including coverage for libel, slander, or copyright infringement.

## Enjoy more

Having your auto, home, and umbrella insurance with Acuity rewards you with discounts and takes away some of life's worries so you can rest easy. Our enthusiastic team of professionals is available to help in just one call, click, or tap.



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[www.acuity.com/acuity-focus](http://www.acuity.com/acuity-focus)

This is a summary of Acuity coverages. Contractual coverage is as stated in the policy. All coverages are underwritten by Acuity, A Mutual Insurance Company with the exception of personal automobile coverage in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable. See your agent for more information.

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