

## Why do I need Personal Umbrella Insurance?

A large judgment against you will usually involve lengthy legal proceedings, which can add a considerable expense to the judgment. Without adequate coverage, your personal assets as well as your future earnings and inheritances could be at stake. A quick inventory of the personal assets you've worked so hard to accumulate provides a clear perspective of what could be at risk.

## Do I still need an Automobile or Homeowners policy?

Yes. A Personal Umbrella policy is not a substitute for an Auto or Homeowners policy. For a nominal premium, an Island Personal Umbrella Insurance policy provides the liability coverage in excess of your Auto and Homeowners policy limits.

## How much coverage do I need?

Every situation is unique and it is best to consult your independent insurance agent. The following factors may be helpful in deciding what amount of coverage is right for your situation:

- Do you entertain often?
- Do you have a long commute to work?
- Do you make frequent trips in your car?
- Do you frequently drive at night or in high traffic areas?
- Do you have a licensed teenage driver in your household?



Ask your Independent Insurance Agent for Island Insurance, or call for a referral: 564-8200 on Oahu, or 1-888-312-2525 toll free from the Neighbor Islands.

The information contained herein is general in nature and does not represent insurance contract provisions, and is not meant to take the place of an insurance review. Please contact an Independent Insurance Agent for more information.



### ISLAND INSURANCE COMPANIES

*Always Here to Help*

Island Insurance Company, Ltd.  
Tradewind Insurance Company, Ltd.  
Island Premier Insurance Company, Ltd.



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# Personal Umbrella INSURANCE



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## Are you prepared if a major accident were to happen to you?

Island Insurance Personal Umbrella Insurance provides peace of mind when you need it most.

Accidents can happen to even the most responsible individuals and in the event of severe bodily injury or property damage to another party, your current auto or homeowners insurance may not provide you or your family with adequate liability protection. No matter how careful you are, there is a possibility that you may one day be involved in an unfortunate accident you are not prepared for.

## What is Personal Umbrella Insurance?

A Personal Umbrella policy provides liability protection above and beyond the limits of your Homeowners and Auto insurance policies. With coverage limits ranging from \$1 million to \$5 million, you can obtain a substantial amount of additional protection for a nominal annual premium.



## What are my policy requirements?

You are required to have the following minimum underlying limits:

### Automobile Liability

Bodily Injury: \$300,000 per person/\$500,000 per accident minimum or higher

Property damage:  
\$50,000 per accident minimum or higher

### Homeowners Coverage

Personal Liability: \$300,000 minimum or higher

## Am I required to have Auto and Homeowners Insurance policies with Island?

No. Policyholders have two options when choosing a Personal Umbrella policy:

If you have only a Personal Auto OR Homeowners policy with Island, we require the other carrier to be rated "A-" or better for financial strength by A.M. Best Company.

If you have both auto and homeowners policies with Island, you are rewarded with the lowest rate on Personal Umbrella Insurance.

## How much should I expect to pay?

Coverage limits start at \$1 million and can cost as low as \$150 for an annual premium if you have both Auto and Homeowners policies with Island. As coverage limits increase per increments of \$1 million, your per dollar premium cost will decrease, providing you with greater value.

If you are interested in purchasing a Island Insurance Personal Umbrella Insurance policy or would like more information, please contact your Independent Insurance Agent or call us for a referral: 564-8200 on Oahu or toll-free 1-888-312-2525 from the Neighbor Islands.

