

## Personal Umbrella (Excess Liability)



As your clients' wealth grows, so does their likelihood of becoming the target of a lawsuit. Settlements and jury verdicts can easily exceed the limits available on most homeowners, automobile and watercraft policies, leaving your clients exposed to potentially ruinous losses.

Ironshore's Personal Umbrella policy provides the broad coverages necessary to protect your client's assets in the event of costly, unforeseen legal actions.

### Coverage Highlights

- Limits of \$1 million to \$5 million (subject to minimum underlying limits of homeowners, auto and watercraft liability).
- Optional coverage available for uninsured/underinsured losses. Covers both motor vehicle related as well as homeowners liability incidents.
- Coverage for claims that may not be covered by your underlying Homeowners, Auto, or Watercraft liability policies, such as libel, slander, or defamation of character.
- Coverage anywhere in the world.
- Coverage for defense costs and attorney fees which exceed the limits available in your underlying policies, without reducing your liability limit.
- Coverage for court costs and fees associated with the defense of your case.
- Private consultation coverage to pay for your attorney to monitor our legal defense efforts.
- Reputation defense coverage for the cost of hiring a public relations firm to protect your reputation.

### Broad, Worldwide Liability Coverage

- Designed to protect the assets and lifestyle of high-net-worth individuals and families from the financial exposure resulting from a severe liability loss event.
- Addresses liability damages awarded for various legal actions, including automobile accidents, dog bites, libel, slander and bullying, among others.
- Unlike standard uninsured/ underinsured coverage which typically applies only to motor vehicle incidents, Ironshore's coverage also applies to homeowners losses.
- Available only in conjunction with Ironshore's High-Value Homeowners policy.

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#### About Ironshore

Ironshore provides broker-sourced specialty property and casualty insurance coverages for varying risks on a global basis through its multiple international platforms. The Ironshore group of companies is rated A u (Excellent) by A.M. Best with a Financial Size Category of Class XIV. Ironshore's Pembroke Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best and A+ (Strong) from both Standard & Poor's and Fitch. For more information, please visit: [www.ironshore.com](http://www.ironshore.com)

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