



# **Personal Umbrella Insurance**

## **Complete Insurance Coverage for You And Your Family**

Personal umbrella coverage is an available endorsement onto your N&D® homeowner policy that provides an additional layer of liability protection for large liability claims or judgments. Lawsuits are becoming more prevalent and personal umbrella coverage could protect you in the event a liability loss exceeds your homeowners or personal auto liability limits. Personal umbrella highlights include:

- Account credit available when you have another policy with N&D®
- Available in MA and NJ
- Limits in increments of \$1 Million
- Up to \$5 Million in available coverage

Without adequate coverage a severe incident could jeopardize everything you have worked for. The rising cost of medical care has increased the potential liability exposure and resulting value of damages one is exposed to when involved in a serious incident. If you are found negligent and do not have adequate coverage, courts could attach your property to the settlement. N&D® personal umbrella provides the additional liability coverage to prevent this.

Whether you own or rent a condo, house, or apartment, we have the right policy for you. To learn about personal umbrella insurance what discounts you may be eligible for, contact your independent agent today. For a list of local agents, visit [www.ndgroup.com](http://www.ndgroup.com).