

Umbrella

When \$500,000
isn't enough



FIND AN AGENT

Umbrella Insurance

To really feel secure about protecting your assets and your future, you may need the extra level of protection provided by Safeco's personal umbrella liability insurance.



What's Peace of Mind Worth to You?

A Safeco umbrella policy provides additional layers of liability protection. If the liability limits are exhausted on your home, auto, or other underlying insurance policy, your umbrella insurance policy takes over and provides you with additional protection. The cost is minimal compared to the comfort of knowing you're covered.

Do You Have Enough Liability Insurance?

Imagine if your dog were to bite a neighbor's child. Or if there's an accident on your rental property. Or a fire in your condo spreads to other units. What would happen if you or a family member missed a stop sign and struck and killed a pedestrian? If any of these things happened to you, there's a good chance your current liability limits wouldn't be adequate to protect your assets—or your future earnings.

Lawsuits Are Not Limited to Your Net Worth

A lot of factors determine the amount of coverage you need. Your financial status, lifestyle, and existing coverage are all relevant, but in liability lawsuits, judgements can exceed net worth. Talk to your Safeco agent to determine what's right for you.

You May Already Qualify

To qualify for our umbrella insurance coverage, you must carry [Safeco Auto Insurance](#) with specified liability limits. Your [home](#), [renter](#), or [condominium](#) policy must also include certain limits of liability coverage. The same applies if you own an [RV](#), [boat](#), or [personal watercraft](#). Other conditions may apply.

Liability Insurance Starts When the Others Stop

Once the liability limits are exhausted on your home, auto, or other policy your Safeco Umbrella policy takes over and provides a second layer of protection of at least \$1,000,000. Higher limits are available.

Broad Coverages

Safeco's umbrella insurance policy also pays some claims not covered by your home, auto, or other underlying insurance. The policy covers not just you but your spouse and all family members living in your household anywhere in the world. Legal defense fees are also paid.

Savings to You

Considering the extra security and protection it provides, personal umbrella liability insurance is surprisingly reasonable. The average cost is just pennies a day.

Your Agent Can Help

Your [independent Safeco agent](#) can help you find an umbrella insurance policy that meets your specific needs. Here are a few things to discuss when you talk:

- Discuss your financial status, lifestyle, and current and future assets.
- Ask your agent to review the liability limits in your current policies.

Note: This website provides a simplified description of coverage. Nothing stated herein creates a contract. All statements made are subject to the provisions, exclusions, conditions and limitations of the applicable insurance policy. Please refer to actual policy forms for complete details regarding the coverage discussed.