

PERSONAL INSURANCE

Guarantee GOLD[®] PERSONAL UMBRELLA LIABILITY

PEACE OF MIND

Personal Umbrella liability insurance provides additional protection in excess of the standard liability coverage limits for homes, cottages, rental dwellings, automobiles, watercraft and recreational vehicles.

A day in court can cost you a lifetime of work!
Your personal assets are at risk when your basic limits of liability are inadequate.

WORLDWIDE PROTECTION

Frequent travel is commonplace in today's global society, in both our personal and business lives. Our Umbrella provides worldwide coverage for your personal activities.



Peace of Mind

While driving a rental car on vacation in Paris, you are involved in an accident. The passenger in the car you hit suffers a severe back injury.

LITIGIOUS SOCIETY

Legal awards are escalating. A minor incident could develop into a major lawsuit. Our Umbrella provides additional protection for your assets and could prevent personal financial ruin.



Peace of Mind

As hosts of a house party, a neighbour slips on your icy steps. A friendly, social event unexpectedly becomes a costly lawsuit.

HIGHER LIMITS

How much do you stand to lose in the event of a lawsuit? Our Umbrella provides higher liability limits to ensure the protection of your assets.

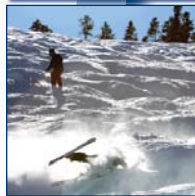


Peace of Mind

During your term as a volunteer Board Member for your child's hockey association, a player is seriously injured on the ice. Now, the Board has been put on notice regarding liability for those significant injuries.

BROADER COVERAGE

Most personal liability policies contain numerous exclusions. Our Umbrella provides a "drop down" feature of additional insurance protection.



Peace of Mind

Your child on their snowboard cuts off a skier who is seriously injured.

FEATURES

- **Personal injury** — Includes libel and slander
- **"Non Profit D & O"** — Participation as a Director or Officer of a non-profit organization including Condominium Associations
- **Worldwide liability** — For rented automobiles — up to 45 days
- **Uninsured and Underinsured motorist protection** — Included
- **Cost to investigate and defend legal suits** — Included over policy Umbrella limit
- **Limits available up to** — \$10,000,000 (Higher limits can be arranged)



Proud Supporter of Brokers
Displaying this Symbol

"We have time for you!"
SINCE 1872

THIS DOCUMENT CONTAINS GENERAL INFORMATION AND IS NOT PART OF THE POLICY. THE TERMS OF THE INSURANCE CONTRACT APPLY IN ALL CIRCUMSTANCES.

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