



Safety Insurance[®]

AUTO • HOME • BUSINESS

We'll help you manage life's storms[®]

Commercial Umbrella



Safety supports the Independent Agent system

PLAN FOR THE UNEXPECTED

It can happen to anyone; a simple trip and fall, car accident, or other momentary lapse in judgment could lead to a serious legal matter and leave you in financial turmoil. In today's litigious world the more assets you have, the more you must protect. Fortunately, you don't have to absorb the risk yourself. By purchasing an Umbrella policy, you can increase your liability coverage above your normal Commercial Auto and Businessowners liability limits to give yourself a sense of protection in the event of the unpredictable.

Below are some scenarios of liability claims where your umbrella policy could provide an additional layer of protection and coverage beyond your underlying auto or business policy limits.

EXAMPLE UMBRELLA CLAIMS

1

As part of your business, in the winter months, you plow, sand, and salt small commercial lots. Someone slips and falls on ice, sustaining a traumatic brain injury, resulting in long-term care and permanent cognitive impairment. A lawsuit is filed against your business because your BOP coverage limits of \$1 million are not enough to make this person whole.

2

You have a wood flooring installation business and are working as a subcontractor for a high-end project. After wrapping up a day's work at the property, your employee fails to properly dispose of the rags used to finish and treat the floors. That evening, a fire ensues resulting in the total loss of the building. Your \$1 million BOP is insufficient to cover the loss.

3

You have several trucks for your electrical business, insured under a Commercial Auto Policy. While driving to a job site, one of your employees strikes a pedestrian - fatally injuring her. Because you only carry a \$1 million Combined Single Limit of liability insurance, the family files a lawsuit against you and your company.

WHAT SAFETY CAN OFFER

- Up to \$5 million for suits brought against you in which your Commercial Auto or Businessowners limits are exhausted
- Loss of earnings while attending a court trial
- Up to \$2,000 for bail bonds
- Business Liability Loss: Coverage for bodily injury and property damage that your business is legally responsible for such as a trip and fall on your property
- Professional Liability coverage is available if it's included in the underlying BOP policy
- Worldwide Liability Coverage.* Feel protected wherever you go

*Some exceptions may apply

Billing Options

- Online & Mobile Bill Pay
- e-Bill - Receive bills electronically
- AutoPay Program - Premium payments are withdrawn automatically from your checking or savings account each month. No checks, no postage, no down payments, and reduced installment billing charges.

Download the Safety Mobile App

Convenient App features include:

- Bill Pay
- Report and track a claim
- Push message bill reminders
- FaceID enabled



Since 1980, Safety Insurance has partnered with Independent Agents to provide customers with the best possible insurance products and services at a competitive price.

Today, Safety is a leading provider of auto, home and business insurance in Massachusetts, New Hampshire and Maine.

Safety Insurance consistently maintains an "A" (Excellent) rating by A.M. Best Company, one of the nation's leading independent rating services.

To learn about Safety Insurance, visit SafetyInsurance.com

For more details on Umbrella Insurance from Safety, contact your Independent Agent today.



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