

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.



20 Custom House St., Boston, MA 02110

umb2022



We'll help you manage life's storms®

Personal 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 judgement that 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 have to 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 Homeowner and Auto policy 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 home policy limits.

SAMPLE UMBRELLA CLAIMS

- 1** You're involved in a lane change auto accident while traveling on the highway and the other driver sustains life threatening injuries. Hundreds of thousand dollars in medical bills are incurred. Even if it's not your fault, it's likely a claim will be pursued and will exceed your auto policy limits.
- 2** You write a negative review of a business online. The business owner considers it defamatory and alleges lost business due to your public complaints. With no intent to defame the business and an honest review, your umbrella policy provides coverage for publication of material that slanders or libels an organization.
- 3** An invited guest trips in a hole while attending a party at your home and severely injures their knee. They undergo extensive surgery and a claim is filed against you. The cost exceeds your underlying homeowners policy's limit.
- 4** You are involved in a serious auto accident where the other driver runs a red light. They carry minimum limits on their auto insurance policy. You carry underinsured motorist coverage of \$250,000 per person and \$500,000 per accident but your medical bills, lost wages, and the extent of your injuries exceed that limit as well. Excess uninsured/underinsured motorist coverage up to \$1 million is now available to be added to your umbrella policy.

WHAT SAFETY CAN OFFER

For an affordable annual premium, we will cover:

- Up to \$5 million for suits brought against you in which your Homeowner or Auto limits are exhausted
- Loss of earnings while attending a court trial
- Personal Injury Protection: Coverage for injury arising out of emotional distress, mental anguish, and/or defamation of character and slander
- Personal Liability Loss: Coverage for bodily injury and property damage that you are legally responsible for such as a dog bite or trip and fall on your property
- World Wide Liability Coverage: Feel protected wherever you go

GREATER SAVINGS & CONVENIENCE

Multi-Policy Discounts

You can save if your car or home is already insured with Safety

Billing Options

- **Combined Bill** - Have all your Safety Insurance policies combined on one monthly statement
- **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

