



An Extra Layer of Protection for your Hard-Earned Assets

What is an Umbrella Policy?

An Umbrella Policy provides extra protection in addition to your homeowners, automobile and other liability insurance policies. This policy also covers defense expenses for a lawsuit or liability claim that may or may not result in legal action.

Who Needs One?

The answer is easy.....everyone! The potential to be sued has never been greater. The bottom line is, the size of lawsuits or liability damages awarded in a court of law is not determined by the amount of your assets....you have a future to protect!

Examples*:

- A newly licensed teenager causes a major accident.
- A child is accused of bullying on social media, causing harm to another individual.
- A dog bit a child while playing outside.
- A visitor is injured from a fall at your rental unit from a broken step or handrail.
- Parents host a party for their graduating senior. They were unaware of underage kids consuming alcohol leading to one of them causing an accident.
- A volunteer is personally held responsible for the mismanagement of a not-for-profit organization.

Why get a Mutual of Wausau Umbrella?

Mutual of Wausau offers Umbrella Liability Limits up to \$5 Million, under our Personal, Farm, and Commercial Farm Umbrella programs.

We offer Optional Coverages such as Uninsured Motorists, Underinsured Motorists, and coverage for specified business activities, including Home-Based Businesses.

The cost of an Umbrella policy is literally pennies per day! Carrying an Umbrella policy is one of the easiest, cost effective ways to give you world-wide protection and peace of mind!

*Examples are for illustrative purposes and may not represent actual coverage.

We have a mutual interest – you.