The Cincinnati Insurance Companies

**Personal Insurance** 

# **UMBRELLA PROTECTION**

Your Best Defense



### Freedom to focus on your life

Now you can fully enjoy your personal activities, recreational vehicles, house or condominium, knowing that in many cases your insurance policy will respond when you are responsible for damage to others. A personal umbrella liability policy from Cincinnati offers peace of mind so you can focus on your life.

## How does Cincinnati's personal umbrella protect you?

Personal umbrella insurance protects you against covered losses exceeding the amount of liability insurance you have under your auto, condo, homeowners or tenants policy. In addition, the umbrella provides protection for some situations not covered by those policies. Your personal umbrella has built-in coverage for libel, slander, damage to someone else's property in your care, accidents in a foreign country and even assault and battery to protect your life and property. You receive a premium discount when Cincinnati provides your umbrella and homeowner coverages (where available).

### How much protection do you need?

Cincinnati's personal umbrella liability policy gives you \$1 million of protection. Higher limits are available in increments of \$1 million. Your agent can help you determine the appropriate amount for your family.

### Comfort close to home

Take comfort in knowing your insurance needs are handled by a local independent agent you know and trust. You'll feel the peace of mind that comes from being insured by a financially strong company that qualifies for a high rating from A.M. Best Co., an independent provider of insurance ratings since 1899. For our latest financial strength ratings, please view *cinfin.com* and Financial Strength.

Thank you for trusting your agent and Cincinnati to protect your home.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. The Cincinnati Insurance Company is the lead affiliate of The Cincinnati Insurance Companies insurer group. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2017 The Cincinnati Insurance Company. All rights reserved. Do not reproduce, redistribute, post online or otherwise reuse this work, in whole or in part, without written permission.

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