



Why an umbrella policy? Higher limits, broader coverages...

In other words, increased security! It's all about liability. You want to keep your hard-earned assets and lifestyle. We want to help.

MONETARY DAMAGE AWARDS from lawsuits continue to plague us. While all of your primary Fremont Insurance policies contain liability protection, if a judgment is levied against you for serious damages to someone else's property or reputation, personal injuries, or even death, the liability limits in the best of insurance policies can be exhausted quickly, leaving you to make up the difference. Sadly, wealthy people are often targets in today's litigious society. The greater your assets, the greater the potential gain — and your potential loss. Your investments, your home, even your personal property could be seized to satisfy a judgment.

And yet net worth is far from the only consideration these days. The following examples of lifestyle choices that put you at risk demonstrate that umbrella policies are no longer only for the wealthy.

- Do you have a trampoline, or swimming pool, or live on the water where someone could be injured?
- Do you have a teenage driver, who is statistically more likely to cause an accident?
- Do you engage in high risk recreational activities such as ATVing, snowmobiling, flying, or hunting?
- Do you have a high profile, or vital professional, community, or corporate responsibilities?
- **Do you conduct business activities in your home, or take your business to people?**
- **Do you have pets or other animals that might injure someone?**
- **Do you entertain a lot?**

UMBRELLAS ARE LOW-COST PEACE OF MIND As little as \$90 can buy you \$1 million worth of protection

Our umbrella policies are designed to pick up where your primary policy leaves off. In other words, coverage kicks in when the underlying policy has paid its limit on your claims. Please discuss with your independent agent if an umbrella policy is right for you. It can be that final piece of protection you need to cover your family if a major claim should ever arise.

PERSONAL UMBRELLA increases your liability limits for underlying personal policies you hold with Fremont, including Personal Auto; Homeowners; Rental Dwellings, and Watercraft.

Our limits are: \$1 million; \$2 million; \$3 million; \$4 million; and \$5 million

Fremont Insurance has been insuring and investing exclusively in Michigan since 1876. By making this state our only place of business, we know the local geography, climate, demographics, and lifestyle in ways that national insurers can't.

Whether you're looking for home, auto, commercial, farm, or marine coverage, we can create a program tailored to your needs.

Ask your independent agent today to find out more about our exceptional pricing, dynamic products, and unparalleled service.

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