

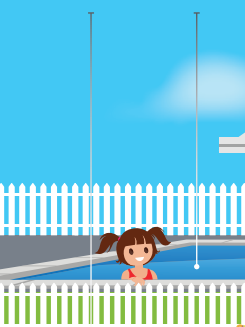
Introducing our biggest umbrella yet

Why do I need it? An umbrella policy kicks in when your basic liability limits run out. In the event of a major accident, or a liability lawsuit, you'll be glad you have this extra protection. Here are just some scenarios when having an umbrella policy can give you added peace of mind.

UMBRELLA



Slips and accidents from
trampolines and pools



Injuries to visitors
from trips and falls



Dog bites/attacks



Major auto accidents
Ideal coverage for households
with teen drivers.



The Hanover's umbrella coverage offers protection options starting at **\$1 million**, with options up to **\$10 million**.

Additional uninsured/underinsured motorist coverage is now available with options up to **\$2 million**.

How much protection do I need? ►

How much protection do I need?

For example, here's one way to think of it.

Take a minute to add up the following amounts to find out what could be at risk. The difference between this total and your current liability limits could show how much you have at risk in the event of a large loss.

How much equity do you have in your home?

+

What is the total value of your possessions?

+

How much do you have in savings and investments?

+

What is your lifetime earning potential? *(This is achieved by multiplying your salary by the years remaining until you retire.)*

=

Total assets:

-

What are the current liability limits of your home and auto policies?

=

The difference between your total assets and your current liability limits represents a potential gap.

	+	
	+	
	+	
	+	
	=	
	-	
	=	POTENTIAL GAP



Protect the life you love

A costly accident doesn't have to cost you everything. Talk to us today about the amount of umbrella protection that's right for you.



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Citizens Insurance Company of America
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[hanover.com/personalinsurance](https://www.hanover.com/personalinsurance)
The Agency Place (TAP) — <https://tap.hanover.com>

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