

# We value what's important. Your protection.



## Providing peace of mind.

Umbrella coverage offers significant additional coverage for you, your family and your property. This extra layer of liability protection applies to most of your personal insurance policies including home, condominium, renter's, auto, watercraft and other vehicles. Coverage ranges from \$1 million to \$5 million above your other personal insurance liability limits. This guards you against catastrophic liability situations.

## Extending the range of your coverage.

To qualify for umbrella coverage, you must hold a Grange Insurance Association auto policy with a minimum amount of liability coverage. Your umbrella policy can provide an extra layer of protection for your other policies.\*

*\* Personal insurance policies other than auto also require minimum underlying liability limits to avoid potential gaps in coverage.*

## Liability protection for both you and your family.

Grange umbrella policies generally cover:

- **Bodily injury and property damage** for an accident that exceeds your auto, boat or recreation vehicle liability limits.
- **Bodily injury** in the event of an accident on your property or other accidents for which you may become legally liable.
- **Lawsuits and legal costs** relating to invasion of privacy, libel or slander and defamation of character.
- **Unforeseen situations**, such as an accident involving a borrowed vehicle or an accident in another country.
- **In most cases, your umbrella policy provides coverage anywhere in the world.**

## Legal defense.

Defending yourself from a liability suit can be financially devastating. Today, many lawsuit verdicts can run into millions of dollars, putting you and your family at risk. Your umbrella policy, if coverage applies, relieves you of the burden of providing for your own defense.

Please consult with an authorized Grange Insurance Association agent for a complete list of coverage options and terms.

## Dedicated to your needs.

Founded in 1894 and headquartered in Seattle, Washington, Grange Insurance Association is a financially strong and growing regional mutual property-casualty company operating in California, Colorado, Idaho, Oregon, Washington and Wyoming. The company customizes coverage, products and solutions to best serve agents and policyholders, supporting them with personal attention and the highest levels of honesty and integrity.

## Our pledge to you.

Grange Insurance Association provides prompt, efficient and attentive service throughout the claims process. Our dependable claims experts are there when you need them.

## Coverage you can count on. People you can trust.

Our products and solutions are designed to make your life easier so you can return to enjoying the things in life that matter. Fully committed to the people and communities we serve, we partner only with the most knowledgeable and capable agents so you'll always receive the personal attention you deserve.

For additional information,  
contact us at (800) 247-2643

Find a local agent at [www.grange.com](http://www.grange.com)



ph 800 247 2643 | 200 Cedar Street | Seattle, Washington 98121

*This is a general coverage description only and is not a policy contract. Specific provisions of your policy determine if a particular loss is covered and for what amount.*