SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
Phone: 478 757 7111 Fax: 478 474 9604

Excess Personal Umbrella — Personal Lines

YOU HAVE WORKED HARD TO CREATE YOUR WEALTH, BUT ARE YOUR UMBRELLA LIMITS HIGH ENOUGH TO PROTECT IT WHEN SOMEONE WANTS TO TAKE YOU TO COURT? YOU MAY BE TARGETED FOR A LAWSUIT BASED ON YOUR PERCEIVED NET WORTH.

- How much is enough liability insurance? If your liability coverage doesn't equal at least your net worth- the value of your home, cars, retirement accounts and other possessions- you could lose it all!
- You can be held liable for what you say, write, or do to another person
- What if you hosted a party where alcohol is served? One of your guests leaves your party after having a few drinks and gets into an automobile accident where they damage property and injured another driver on the road. You can be held liable
- What if you are involved in an accident, but you're out of the country? Accidents happen everywhere not just at home. Your exposures are the same while at home or away

ARE YOU PREPARED?

- Jury Verdicts continue to increase; they are up 240% since 1994 and this is in addition to Defense Costs

Not all Excess Personal Umbrella Policies are created equal. The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Personal Injury coverage Provided if it is on underlying Umbrella	✓	?
Coverage provided on a Following Form Basis	✓	?
Worldwide Coverage, No limitation on where the suit is brought against you	✓	?
Limits of Liability up to $10,000,000 (5 Million in Florida)	✓	?

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.