



The Farmers  
Personal Umbrella  
policy provides you  
with additional liability  
protection over and  
above the liability  
coverage on your  
underlying policies.

## *Who needs Umbrella coverage?*

You may need an Umbrella policy to insure your assets if you:

- Own a home, condo or auto
- Own a secondary or seasonal home
- Have a youthful driver in your household
- Have a swimming pool, hot tub, swing set or trampoline in your yard
- Own a boat, jet ski, ATV, RV or motorcycle
- Participate in recreational activities such as skiing, golf, etc.
- Travel outside the United States
- Own rental property
- Want to cover your future earnings and retirement



**FARMERS**

Gets you back where you belong.®