



KINGSWAY GENERAL INSURANCE COMPANY
THE SPECIALTY INSURER

March 8, 2007

Personal Umbrella Insurance

To: All Kingsway Brokers

If you're looking for Personal Umbrella Insurance, look to Kingsway! You can help protect your clients' assets by recommending Kingsway's Personal Umbrella policy that extends a layer of protection over and above the liability coverage provided by their home or auto insurance policy.

What We Deliver:

- Broad territorial coverage 24 hours a day, 7 days a week.
- Competitive pricing
- Policy limits up to \$5,000,000.
- Stand-alone product – no supporting business required
- **15% commission**
- Experienced, responsive, and flexible underwriting
- Claims service that is **Fair. Accurate. Courteous. Timely.**

To obtain a Personal Umbrella Insurance application visit our website at www.kingsway-general.com. The application can be downloaded from the Broker Centre within the business forms section.

Please submit your applications to the attention of Jack Laforce at jlaforce@kingsway-general.com. For inquiries regarding Personal Umbrella Insurance please contact:

Head Office

Lisa McLellan -Commercial Property & Casualty Manager and Auditor, 905-696-1288

Peter Holman -Casualty Product Manager, 905-696-1340

Alberta Office

Jack Laforce -Commercial Property & Casualty Manager, 403-319-2209

Thank You for your continued support.

Sincerely,

Grace Kemp CIP, ACS
Marketing Manager

SERVING THE CANADIAN MARKET FOR 20 YEARS

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PERSONAL UMBRELLA INSURANCE



“Kingsway’s personal umbrella policy extends a layer of protection above the liability coverage provided by home and auto policies.”

Every day people are sued for many reasons ranging from minor mishaps around the home to serious injuries resulting from catastrophic car accidents. If

you have clients with assets to protect, it's important that they are adequately covered by their insurance policies for imposed legal judgments. This is where **Kingsway General's Personal Umbrella Insurance Policy** can assist. You can help protect your clients' assets from multi - million dollar legal actions by recommending Kingsway's **personal** umbrella policy that extends a layer of protection over and above the liability coverage provided by their home and/or auto insurance policy.

Everyone should seriously consider supplementing the existing liability insurance coverage they have through auto and home policies. In today's litigious society, *anyone* can be sued for a variety of reasons. Your client's assets could be at risk if they are found legally liable for a serious accident. They need additional liability coverage that will pay judgments over and above their primary policy limits. **In an age when multi-million dollar verdicts are common, Kingsway's Personal Umbrella coverage gives them the added protection they need.**

Kingsway General's Personal Umbrella Insurance policy responds *after* the liability insurance of your client's auto or homeowner's policy is exhausted. For example, if your client's homeowners' policy paid \$1,000,000 for an injury sustained in their boat and the claim was for \$1,300,000, their Kingsway Umbrella Policy covers the \$300,000 over the primary policy's \$1,000,000 limit, subject to policy terms and conditions. Consider this as "***personal catastrophe policy***" that protects your clients and their assets against large legal judgments.

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***Look to Kingsway General Insurance for your
Personal Umbrella Policy***