



**KINGSWAY GENERAL INSURANCE COMPANY**

**THE SPECIALTY INSURER**

April 25, 2007

## **Personal Umbrella Broker Binding Authority**

To: All Kingsway Brokers

We are pleased to announce that effective immediately we are offering brokers the authority to quote and **bind** Personal Umbrella Insurance. Kingsway's Personal Umbrella Insurance will help protect your clients' assets as it extends a layer of protection over and above the liability coverage provided by their home or auto insurance policy.

### **What We Deliver:**

- **Binding limits up to and including \$3,000,000.**
  - *Subject to the limitations and restrictions contained in the Broker Policy Binding Guidelines*
- Up to \$5,000,000 limits on an offer and accept basis.
- Broad territorial coverage 24 hours a day, 7 days a week.
- Stand-alone product – no supporting business required
- Competitive pricing
- **15% commission**
- Experienced, responsive, and flexible underwriting

To obtain a copy of our complete **Broker Policy Binding Guidelines** and the Personal Umbrella application, visit our website at [www.kingsway-general.com](http://www.kingsway-general.com). Documents are located in our "Broker Center". To obtain a password for our website please contact us at [kgmarketing@kingsway-general.com](mailto:kgmarketing@kingsway-general.com).

Please submit your applications to the attention of Karrie Maraj at [kmaraj@kingsway-general.com](mailto:kmaraj@kingsway-general.com). For inquiries regarding Personal Umbrella Insurance please contact:

#### Head Office

**Lisa McLellan** -Commercial Property & Casualty Manager, 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  
National Marketing Manager

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[www.kingsway-general.com](http://www.kingsway-general.com)

# 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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- Stand-alone product – no supporting business required
- Competitive pricing
- **15% commission**
- Experienced, responsive, and flexible underwriting
- Claims service that is Fair. Accurate. Courteous. Timely.

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