



## Personal Umbrella Policy Insurance *made simple*



### What's inside:

- How to read a Bates Insurance Personal Umbrella Policy Declarations
- Understanding personal umbrella policy insurance
- How to file a claim
- Frequently asked questions

# Knowledge is power.

We created this brochure to help you feel more knowledgeable and confident about personal umbrella insurance.

You don't have to be a millionaire to be sued like one. If you are involved in a major accident, chances are your standard auto or homeowners insurance won't offer enough coverage. That's why it's important to have additional protection that can work with your existing liability coverage.

**If you're an Bates customer,** you can read this brochure along with your Bates Personal Umbrella Policy Declarations and Bates® Personal Umbrella Insurance policy. Then, if you have any questions, please contact us.

**If you're not an Bates customer,** this brochure can help you better understand personal umbrella insurance. If you have any questions, call your local Agent.



## How to reach us 24/7.

- Call, visit or email us
- Call 678-956-6977
- Log on to create an account at [www.thebatesinsurance.com](http://www.thebatesinsurance.com)

## Bates offers a range of products to help you protect your lifestyle.

At Bates, we take pride in the service we provide our customers. And with our range of innovative insurance and financial products, we can help you protect your lifestyle.

### Personal Auto Insurance

- Your Choice Auto®  
*Featuring:*  
*Accident Forgiveness, Safe Driving Bonus® Check, Deductible Rewards® and New Car Replacement*
- Standard auto

### Property Insurance

- Homeowners
- Condo
- Renters
- Manufactured home
- Landlords Package Policy

### Power Sports Insurance

- Your Choice Motorcycle®  
*Featuring:*  
*Accident Forgiveness, Deductible Rewards®, New Motorcycle Replacement and Rider Protection Package*
- Snowmobile
- Boat
- Motor home
- ATV
- There's more — call us!

### Business Insurance

- Business auto
- Business Owner Policy
- Commercial Package Policy
- Inland Marine

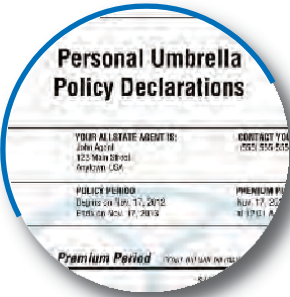
### Financial Protection

- Life insurance
- IRAs and retirement
- Annuities

### Other Protection Options

- Personal umbrella policy
- Flood insurance
- Scheduled Personal Property
- Identity Theft Restoration
- Bates Motor Club®
- Good Hands® Roadside Assistance
- Specialty insurance programs
- Supplemental insurance for the workplace

Call your Bates Insurance to find out about product availability and qualifications in your state.



# How to read your Personal Umbrella Policy Declarations.

When you purchase a Bates Personal Umbrella Policy (PUP), you'll receive a Policy Declarations. This document "declares" the coverage choices you've made for your PUP. *It's important to note that the Policy Declarations is not a bill.*

You'll receive a new Bates Personal Umbrella Policy Declarations every renewal period, which is typically every 12 months. You should always read through your renewal each year to make certain you're up-to-date on the latest features of the policy, any changes in premiums or other vital information.

The following page is an example of an Bates Personal Umbrella Policy Declarations and shows you where to find some of the important information. It's always a good idea to check your own Policy Declarations to make sure all the information is correct.

Questions? Want to make changes? Call your local Bates Agent or 1-800-BATES.

**Policy period.**  
Typically covers a one-year period.

**Total premium.**  
This is the amount you pay, whether in full or by installment, for your personal umbrella insurance protection for a one-year policy period.

**Coverages.**  
This shows the coverage you have as part of your personal umbrella policy.

*For more about coverages, see pages 10–11 of this guide.*

**Liability limits.**  
This shows the maximum limit Bates will pay for each covered loss\* for each type of coverage.

**Allstate Indemnity Company**

**Personal Umbrella Policy Declarations**

**Summary**

NAME (INSURED IS)	YOUR ALLSTATE AGENT IS	CONTACT YOUR AGENT AT
John Smith 123 Main Street Anytown, USA	John Smith 123 Main Street Anytown, USA	(555) 555-5555

POLICY NUMBER	POLICY PERIOD	PREMIUM PERIOD
1234 567890 1234	Expires on Nov. 17, 2012 Expires on Nov. 17, 2012	From 12/1/11 to Nov. 17, 2012 at \$2,000 standard rate

**Total Premium for the Premium Period** (This total will be received by you)

Amount	Amount
Excess Liability	\$400.00
Administrative	\$0.00
<b>TOTAL</b>	<b>\$400.00</b>

**Allstate Indemnity Company**

**REQUIRED UNDERLYING INSURANCE LIMITS**

You must maintain the Required Underlying Insurance, at or above the limits as shown below at all times for each liability exposure any insured person has. Please refer to the "Required Underlying Insurance" provision of the policy.

COVERAGE	REQUIRED UNDERLYING LIMIT
Personal Liability - Bodily Injury and Property Damage Liability 1. Homeowners, Condominium, Renters, Mobilehome, Manufactured Home or other Personal Liability Policy	Combined Single Limit \$300,000 per occurrence
2. Incidental Office, Private School or Studio	\$100,000 per occurrence
One, Two, Three or Four Family Residential Rental Property Bodily Injury and Property Damage Liability	\$100,000 each person \$100,000 each occurrence \$100,000 each occurrence \$100,000 each occurrence
Automobiles and Motor Homes	\$100,000 each person \$100,000 each occurrence \$100,000 each occurrence \$100,000 each occurrence
Motorcycles, Motorcycles, Motorcycles and Recreational Vehicles	\$100,000 each person \$100,000 each occurrence \$100,000 each occurrence \$100,000 each occurrence

**Allstate Indemnity Company**

**POLICY COVERAGES AND LIMITS OF LIABILITY**

COVERAGES	LIMITS OF LIABILITY
Excess Liability - Bodily Injury and Property Damage Annual Aggregate Limit	\$1,000,000 \$2,000,000 each occurrence during the current policy period
Excess Liability - Personal Injury Annual Aggregate Limit	\$500,000 \$1,000,000 each occurrence during the current policy period

**Your Policy Documents**

Your Personal Umbrella policy consists of this Policy Declarations and the documents listed below. Please keep these together.

- Personal Umbrella Policy form AG400
- Mississippi Amended Endorsement form AG297

**Important Payment and Coverage Information**

Please note: This is not a request for payment. Any adjustments to your premium will be reflected on your next scheduled bill which will be mailed separately.

**IN WITNESS WHEREOF**, Allstate has caused this policy to be signed by two of its officers at Northbrook, Illinois, and if required by state law, this policy shall not be binding unless countersigned on the Policy Declarations by an authorized agent of Allstate.

*Steven P. Sorenson*  
Steven P. Sorenson  
President

*Mary J. McGinn*  
Mary J. McGinn  
Secretary

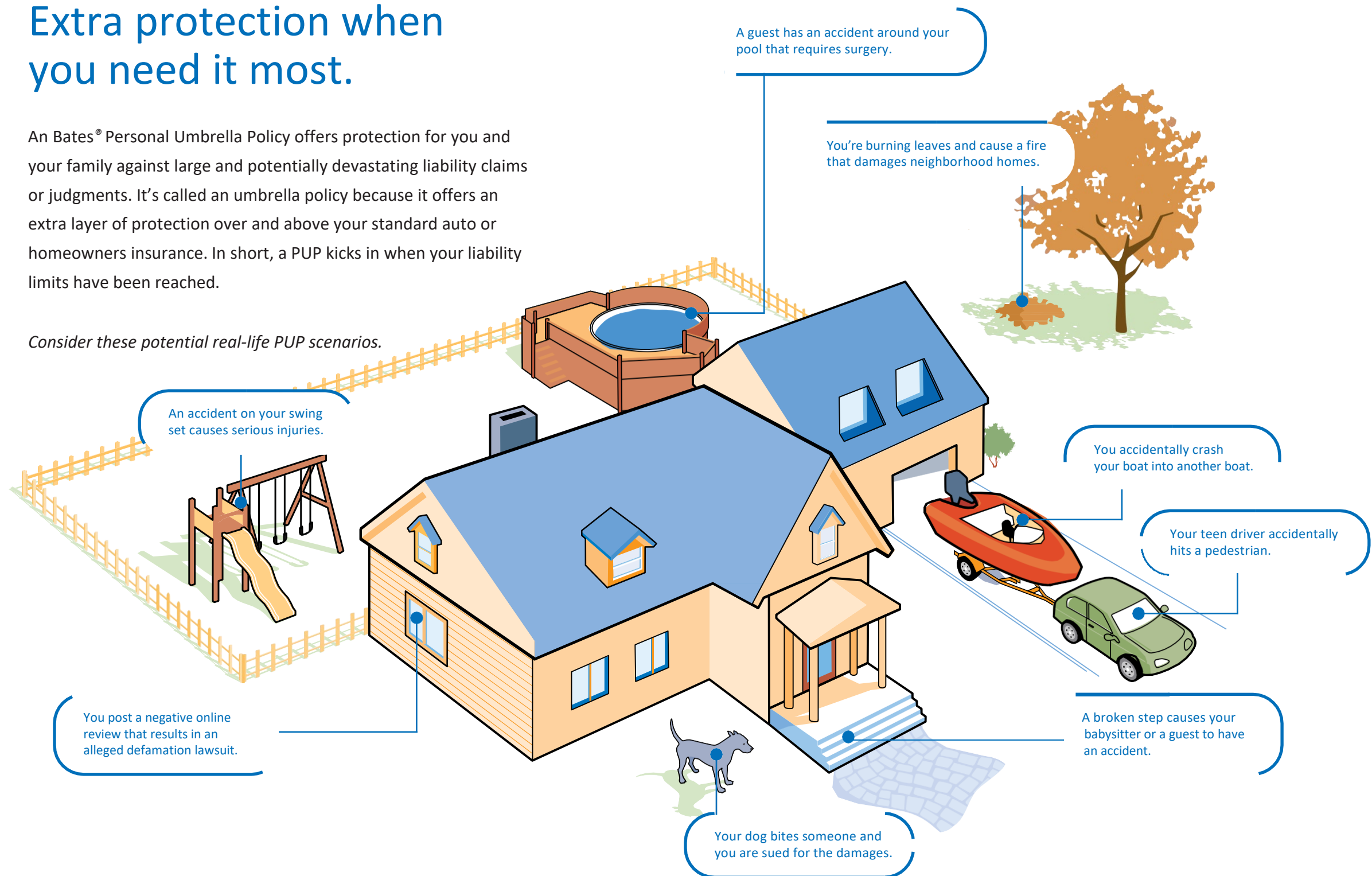
Sample of an Bates Personal Umbrella Policy Declarations

\*What does "covered loss" mean?  
It's an insurance term that means a loss that falls within the bounds of the policy. Throughout the rest of this brochure, when we refer to a loss, we assume it is a covered loss.

# Extra protection when you need it most.

An Bates® Personal Umbrella Policy offers protection for you and your family against large and potentially devastating liability claims or judgments. It's called an umbrella policy because it offers an extra layer of protection over and above your standard auto or homeowners insurance. In short, a PUP kicks in when your liability limits have been reached.

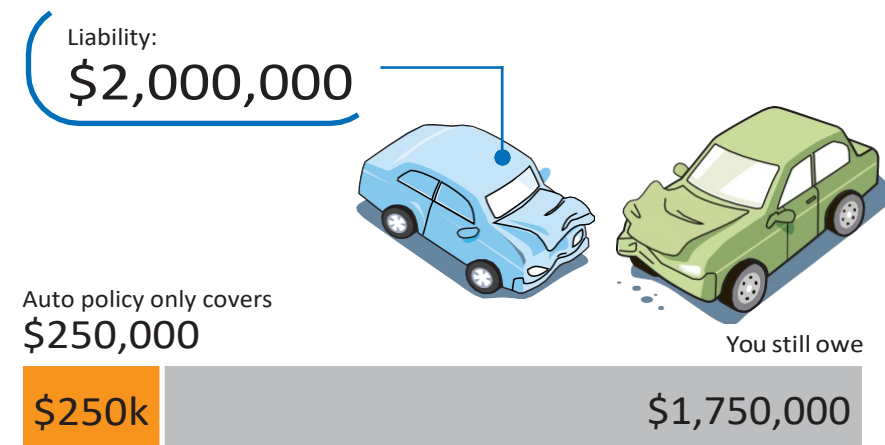
*Consider these potential real-life PUP scenarios.*



## Why you need umbrella protection.

In today's culture, lawsuits are common and it's a real possibility you will be sued if you're ever found at fault in a major auto accident, a serious mishap on your property or an accident halfway across the world.

**Example:** After a fatal auto accident, you're sued and found liable for \$2 million. If your auto liability policy only covers \$250,000, you're personally on the hook for a staggering \$1.75 million.



## The umbrella advantage.

- You're protected no matter where you are — even when you're out of the country
- You're covered for any wages lost due to a court appearance, up to the limits specified in your PUP
- Bates will retain and pay for your attorney if you're sued over an incident covered by your PUP

## Is a PUP right for you?

If your household has a high net worth or if your lifestyle involves increased risk for accidents, you might want to consider adding a PUP. Typical PUP customers are people:

- With children
- With dogs
- Who travel
- With toys — boat, ATV, snowmobile and more
- With a swimming pool or trampoline
- Who own rental properties
- With a large nest egg
- Who coach youth sports teams
- Who hunt



# What you need to get protected.

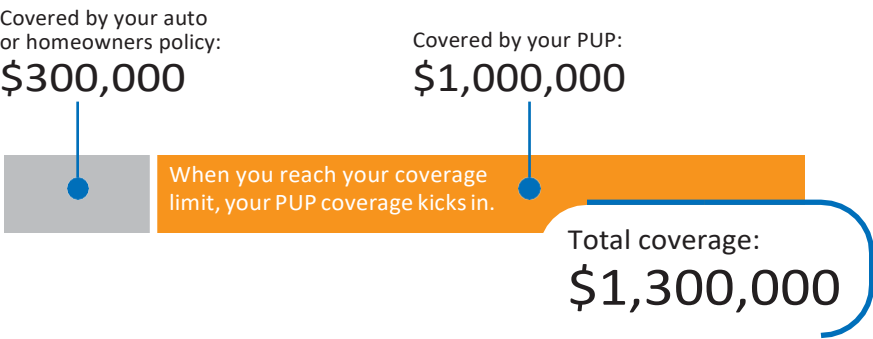
In order to purchase a Bates® Personal Umbrella Policy, you must have an auto or property insurance policy with Bates that meets the required limits\*. Below are the minimum coverage limits required for auto and property insurance, as well as other policies such as motorcycle, boat and motor home.

## Minimum Coverage Needed Before You Can Purchase PUP

Required Coverage	Required Liability Limits
Primary and Secondary Residences	\$300,000 per occurrence
Residential Rental Property	\$300,000 per occurrence
Automobiles and Motor Homes	\$250,000 each person \$500,000 each accident or \$500,000 combined single limit
Recreational Vehicles	\$100,000 each person \$300,000 each accident or \$300,000 combined single limit
Watercraft	Varies by size and type — see policy for complete details
Personal Watercraft	\$100,000 each person \$300,000 each occurrence or \$300,000 combined single limit
Motorcycle	\$100,000 each person \$300,000 each occurrence or \$300,000 combined single limit

# How a personal umbrella policy works.

PUPs are typically available in increments of \$1 million, all the way up to \$5 million. When considering the right amount for your PUP, it's important to think beyond just your banking or investment assets. Your PUP should include enough protection for all your assets, including your home, valuables and earning capacity, too. Your agent can help you determine the right amount of coverage for you.



# What is covered?

Bates® Personal Umbrella Policies cover a wide range of losses, including any damages arising out of a covered occurrence\* *anywhere in the world* that you are legally obligated to pay because of:



**Bodily Injury:** Medical costs, loss of income and funeral expenses of other people involved in an accident



**Personal Injury:** False arrest, invasion of privacy, libel, slander, humiliation or defamation of another person's character



**Property Damage:** Physical destruction of someone else's property, including the resulting loss of its use



**Landlord Liability:** Bodily injury to or property damage of a tenant who resides in your rental property

## Who is covered?

- You and your spouse
- Any person named on the Policy Declarations
- Any relative or dependent living with you
- Your legal representative, if you die

\*What is a "covered occurrence"?

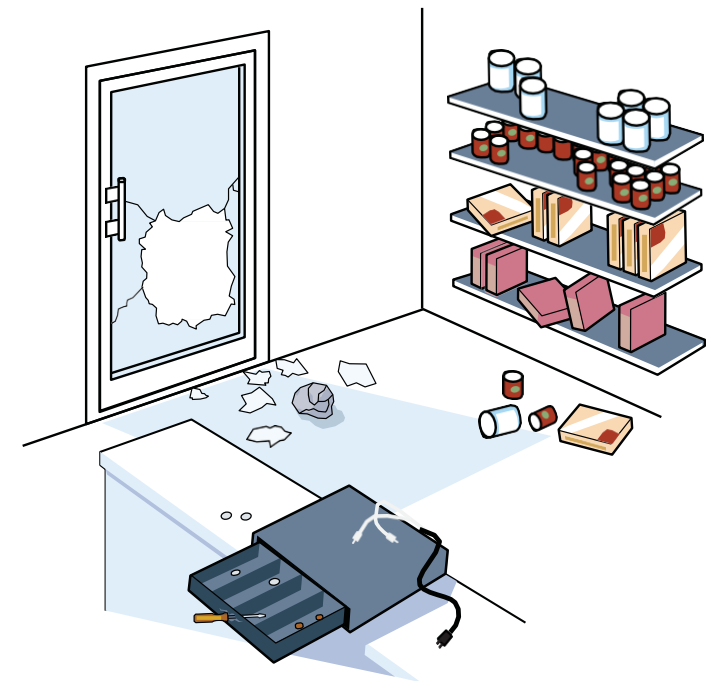
It consists of your personal activities, including volunteer civic service OR the activities/duties of your domestic employees who are not subject to workers compensation laws.

## Your PUP doesn't cover everything.

While a PUP can keep you covered for many of life's unexpected scenarios, there are some occurrences that are not covered\*\* under the umbrella policy, such as liability or damages related to:

- Your business
- Your personal belongings
- Intentional or criminal acts or omissions
- Any written or oral contract

For a complete list, please review your Policy Declarations.



\*\*See your policy for more details.

Questions? Want to make changes? Call your Bates Agent or 1-800-BATES.

## Frequently asked questions.

**Q: I have home and auto insurance. Why do I need a personal umbrella policy?**

**A:** Your property and vehicle insurance policies don't cover personal injury liability. Also, you could get sued for more than the underlying limits of the property or vehicle policy.

**Q: Is personal umbrella insurance just for the wealthy?**

**A:** No. With increasing settlement awards over the years, it's important to have coverage that protects your assets and future wages.

**Q: What are some benefits of having a personal umbrella policy?**

**A:** Besides the extra liability protection, the policy provides you with defense costs, attorney fees, personal injury protection and worldwide coverage.

**Q: Would my personal umbrella policy cover me if I rent a boat while on vacation?**

**A:** Yes! Your Bates PUP will cover you even if you don't have boat insurance.

**Q: What if I don't have all the information to file a claim?**

**A:** Calling Bates as soon as possible can help speed up the claim process. Even if you don't have all the information, you can always provide us with additional details later.

**Q: Can I view and pay my bill online?**

**A:** Yes! Simply log on to My Account at [myaccount.bates.com](http://myaccount.bates.com). Click on Documents to view policy documents, special notices and billing information. To pay a bill, click the Billing button — then choose how and when you want to pay your premium. While you're there, you can also enroll in eBill and ePolicy to receive your bills and policy via email.



## What to do in case of an accident.

1. **Stay calm.** Determine the extent of injuries or damage. If needed, obtain medical assistance.
2. **Call the police to file an accident report.** Don't leave the accident scene.
3. **Limit discussion of the accident.** Talk only with the police and your Bates Agent or an Bates claims representative. Don't admit fault at the scene or at any time.
4. **Get the facts and essential details at the scene.** Use the space below to help gather information.
5. **Report even a minor accident to us immediately.** Bates is available 24/7/365. Call your Bates Agent, 1-800-BATES (1-800-255-7828) or file a claim at [Bates.com](http://Bates.com) — select Claims.
6. **Check the status of your claim.** To check your claim status, contact your Bates claims representative or Bates Agent, or log on to your account at [Bates.com](http://Bates.com). For more information about claims, go to [Bates.com/claims](http://Bates.com/claims).

### Accident Information

Date and time
Location
Name of other driver
Phone (home/mobile/work)
Address
City, state, zip
License plate number/state
Driver's license number/state (if applicable)
Insurance company
Policy number
Name of witness
Phone number of witness

Cut out this page and keep it in your car.





For years, Bates has been there when people need us most.

Because we want you to stay with us a lifetime, service is our top priority. If you're happy with Bates, please tell someone you know. If you're not, please let us know right away so we can address it. We want to deliver on our promise of keeping you in Good Hands®.

- Call, visit or email your Bates agency
- Call 678-956-6977
- Visit [www.thebatesinsurance.com](http://www.thebatesinsurance.com)

*Please note that this brochure is only a summary of personal umbrella policy insurance, written to illustrate in general terms how the personal umbrella policy works. The Bates® Personal Umbrella Policy is the legal contract that contains the terms and limitations of your policy. You should carefully review the contents of your policy. All products and coverages are subject to availability and limitations.*

Bates Your Choice Auto®, Accident Forgiveness, Deductible Rewards®, Safe Driving Bonus® Check and New Car Replacement are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. In NY and PA, deductible amount will not go below \$100. Safe Driving Bonus Check is not available in every state and may not be available for renewal customers until next policy period. Amounts less than \$5 will be applied to renewal bill. Safe Driving Bonus is optional and subject to terms and conditions. Policy issuance is subject to qualifications.

Bates Your Choice Motorcycle®, Accident Forgiveness, Deductible Rewards®, New Motorcycle Replacement and Rider Protection Package are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. Accident Forgiveness is an enhanced version of an existing feature. Policy issuance is subject to qualifications.



Auto  
Home  
Life  
Retirement

Certain property and casualty insurance offered through Bates Insurance Company, Bates Indemnity Company, Bates Property and Casualty Insurance Company and Bates Fire and Casualty Insurance Company: Northbrook, IL; Bates County Mutual Insurance Company: Irving, TX; Bates New Jersey Insurance Company: Bridgewater, NJ. Life insurance and annuities offered through Bates Life Insurance Company and in NY, Bates Life Insurance Company of New York. Please contact your Bates Agent, call 1-800-BATES or visit [Bates.com](http://Bates.com) for complete information on other products and services.