



Personal Umbrella

It pays to carry an umbrella.

You never know when you may need extra coverage to weather a storm.

An added layer of protection

A personal umbrella policy provides an added layer of insurance protection. It picks up where your primary insurance stops, giving you extra liability coverage for claims and legal actions over and above what is included in your basic auto and homeowners policies.

For a very affordable price, you can have the peace of mind that comes with knowing you have a higher limit of coverage for accidental injury and damage. If you insure both your home and your auto with Mutual Benefit and carry specific limits of liability insurance on those policies, you are eligible for umbrella coverage from Mutual Benefit. Here's what it offers:

- Pays \$1 million or more beyond your underlying policy (depending on the amount you select) to cover your obligations if you are at fault in a liability or property damage situation, or found at fault in court.
- Provides you with an additional layer of liability coverage for situations involving bodily injury, libel, slander, defamation of character, wrongful eviction, or malicious prosecution.
- Provides coverage no matter where you are in the world, which means added peace of mind when you travel.
- Pays to defend you, or covered members of your household, against legal action in court. The policy pays for the cost of this defense in addition to covering the limit of liability you've selected.
- Pays the premium for bonds to release attachments, for appeals, and for bail bonds as well as other reasonable expenses (other than loss of earning) that you incur at our request.



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An umbrella may not cost much, but the protection could prove priceless.

Each year, 15 million civil lawsuits are filed in the United States. No matter how careful you are, a typical day at home, an evening of entertaining, a routine trip to the practice field, or an afternoon enjoying your favorite recreational activity could turn into tragedy in a matter of seconds. You could find yourself held liable for property damage, serious injury, or even a death, faced with losing everything you've worked for over the years...your home, your savings, your earning potential, your family's lifestyle, your good name. Even if you're not found liable in a court of law, the cost of defending yourself could take a major toll on your personal savings or assets.

There's no need to risk so much when it costs so little to add a layer of insurance protection with a personal umbrella policy. Talk to your insurance agent today.

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 250 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, thousands of policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company's Web site at www.mutualbenefitgroup.com.

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.