



Established 1887

SECURITY FOR THOSE WE SERVE

## WE'RE IN THIS TOGETHER.

At Security Mutual Insurance, decisions are always based on what's right for you because mutuals serve policyholders, not shareholders.

Having earned the A.M. Best Financial Strength Rating of **A EXCELLENT**, Security Mutual Insurance has the financial strength to fulfill its financial obligation to the policyholder for a covered loss — should the unexpected happen.



With a direct line to Security Mutual Insurance, your independent agent responds quickly to your concerns, questions and claims should the need arise.



Security Mutual Insurance  
Ithaca, New York  
607.257.5000  
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SHARED PURPOSE. MUTUAL VALUES.™



# Personal Umbrella

The Security Mutual Insurance Personal Umbrella Policy provides additional liability coverage when limits on existing or underlying policies are exhausted.

### PERFECT FOR

Individuals seeking up to \$3,000,000 of liability insurance.

Liability insurance provides funds for covered losses including defense costs arising from injury or damage to another person or property.

In New York State, just about anybody can be targeted by a lawsuit. Homeowners, auto and watercraft insurance provides liability coverage up to a published limit on each policy. The Security Mutual Insurance Personal Umbrella Policy is triggered when the limits on existing or underlying policies are exhausted.

Without a Personal Umbrella Policy, you will be financially responsible for major claims and lawsuits greater than the limits of liability in your underlying insurance policies.

If you own property and/or have assets that are worth more than the liability limits covered by your basic policies, ask your independent agent about a Security Mutual Insurance Personal Umbrella Policy.

### INELIGIBLE CLASSES

Politicians, public lecturers, radio and television broadcasters, newspaper editors and reporters, labor leaders, any prominent public figures, law enforcement officials (some exceptions apply, contact company). Any driver with two or more moving violations or chargeable accidents in a three-year period; or a conviction of driving while intoxicated or reckless driving within the past ten years.

### INELIGIBLE EXPOSURES

- Additional insureds, non-resident drivers
- Bed and Breakfast exposures, with more than four rooms held for rental
- Home Day Care exposures, with more than three children
- Jet Skis, 1 - 2 passenger exceeding 100 HP/900 cc
- Jet Skis, 3 - 4 passenger exceeding 120 HP/1000 cc
- Pools, risks with unfenced, in-ground pools or above ground pools (including temporary inflatables) without a removable ladder; deck with gate; or any pool with a slide
- Skateboard Ramps
- Trampolines, unless netted; fenced-in; tied down; and above a soft surface

### MINIMUM REQUIRED UNDERLYING LIMITS

- Minimum limits on underlying policies are required. Contact your independent agent for details.

### CONTACT YOUR AGENT IMMEDIATELY IF YOU

- Receive a summons
- Move, rent out, buy, or sell any residences
- Add or sell any autos, recreational vehicles, or any watercrafts
- Conduct a business on your premises
- Acquire a dog or a trampoline
- Install any kind of pool
- Add any drivers to your household

Member of the National Association of Mutual Insurance Companies

**There is no agent binding authority for this type of coverage.** The information contained in this brochure is a brief description of options available from Security Mutual Insurance Company. In the event of a covered loss, the policy that is in force at the time of the loss applies. All submissions are subject to completion of our underwriting process including, but not limited to, review of: a properly signed and completed application, inspection and other underwriting resource material. If there is a conflict between the coverage statements within a proposal and the actual insurance policy, the policy provisions will apply.