



Don't risk losing everything. Get extra protection from accidents and lawsuits.

You need a GEICO auto policy to qualify for GEICO umbrella insurance in all states except NH and NY.
Log in to get a quote at [GEICO.com](https://www.geico.com) or call us at [\(866\) 272-5192](tel:8662725192)

Do you need umbrella insurance?

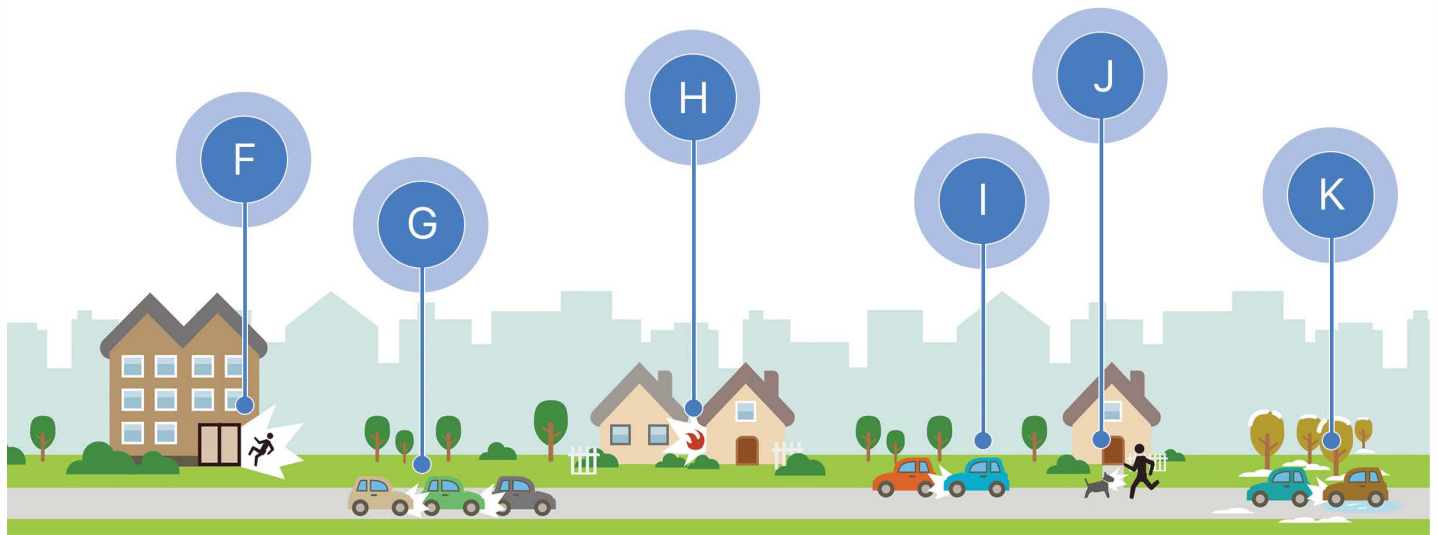
Umbrella insurance can give you **\$1 million in coverage*** on top of your auto or homeowners policy limits. If you injure someone or damage their property, you might not have enough coverage. An umbrella policy could save you from paying out of your own pocket.

Nobody's safe from serious accidents and lawsuits. **How might you need an umbrella policy? We'll give you some examples.**

- A** You forget to turn off your garden hose. The mailman slips on your wet driveway, injures his back, and sues you for \$450,000.
- B** A visiting relative borrows your car and causes a serious collision. Injuries to the other driver and passengers total \$1.2 million.
- C** While backing out of a parking space in a hurry, you hit a pedestrian. You're responsible for over \$1 million in medical bills.
- D** You rear-end another car. The other driver claims long-term neck damage and sues you for \$600,000 - threatening your savings.

- E** In a crowded coffee shop, you accidentally spill your hot drink on a child. Treatment for his burns costs almost \$700,000.





F

A guest in your home trips and falls. She injures her neck and arms and can't work for a month. Treatment and lost wages add up to \$550,000.

H

One of your tenants starts a fire that spreads to somebody else's home. You're liable for \$400,000 in damages.

J

Your dog bites a jogger who's passing by your house. She sues you for \$650,000.

G

While driving through traffic, you get into a multi-car accident. You're found at fault. Damages to several vehicles total \$750,000.

I

Your young driver glances down at their phone, swerves, and crashes into another car. Injuries to the other driver cost \$800,000.

K

Your car skids on a patch of ice and crashes into a car in the other lane. You're responsible for \$900,000 in injuries and damages.

Umbrella insurance: peace of mind for a low price



What situations could umbrella insurance cover?

- Injuries to other people if you're at fault.
- Damage to other people's property.
- Injuries or damage caused by your renters, if you're a landlord.
- Certain lawsuits, like slander and defamation.



Why buy umbrella insurance?

- It may cost less than you think. You could get \$1 million in additional coverage for as little as 25 cents a day.
- Without an umbrella policy, you could lose your home and savings if you're involved in a major claim.
- Liability claims are often expensive. You might have to work for years to pay one off.
- Lawsuits can happen to anybody. You can be sued even if you're not wealthy or at fault.



How is umbrella insurance different from raising policy limits?

- An umbrella policy can add \$1 million* in coverage to several policies—and cost less than raising the limits on other policies individually.
- Umbrella insurance can cover situations, like slander or libel lawsuits, that your other policies may not.
- An umbrella policy can cover the cost of your legal defense in case of a liability lawsuit.

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Who is covered by your umbrella policy?



- You and your spouse
- Any relative or dependent living with you
- A friend or relative who borrows your car

How does umbrella insurance work with your other policies?

Umbrella insurance can kick in after you’ve reached the limits on your other policies. Imagine that you injure another driver in a car accident. He sues you for \$500,000, but your auto policy only covers up to \$300,000. An umbrella policy could **cover the additional \$200,000**—and help save you from financial hardship.



*Other policy limits are also available.

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Please note:

The above is meant as general information and as general policy descriptions to help you understand the different types of coverages. These descriptions do not refer to any specific contract of insurance and they do not modify any definitions, exclusions or any other provision expressly stated in any contracts of insurance. We encourage you to speak to your insurance representative and to read your policy contract to fully understand your coverages.