

There is Good News.

A Fidelity personal Umbrella policy can give you added liability protection without a large added cost. Additional Umbrella insurance is often inexpensive, especially compared to the added coverage you gain. Furthermore, Umbrella insurance covers your non-business activities anywhere in the world. Having the added protection of an Umbrella policy is coverage no one can afford to be without.

Fidelity's Umbrella Policy Overview

- Adds \$1-5 million or more of additional insurance protection to existing liability coverages.
- Protects you wherever you are – around the house or across the world.
- Covers you and family members living in your home or anyone using your car, boat, snowmobile or other recreational vehicle with your permission and within the scope of your permission.

Protect More, Save More!

Ask about our Home and Auto combined Policy discount which can save you up to 20%.

Fidelity Insurance Policies Include:

- Home • Auto • Flood • Fire • Rental • Condo
- Umbrella • RVs • Boat • Earthquake and more



Dependability You Can Trust.

The Fidelity National Property and Casualty Insurance Group's carriers are licensed in 50 states and offer you great reputation, strength and stability you can count on. We pride ourselves on providing our customers with quick, reliable service to answer questions and resolve claims.

The Fidelity National Property and Casualty Insurance Group is rated A- (Excellent) by A.M. Best for exceptional strength and service, and is a member of Fidelity National Financial (FNF). FNF is a global Fortune 500 provider of insurance and financial products with assets of over \$7 billion.

Important Note

This brochure is only an overview and is not a complete statement of coverages. For complete details of coverages, conditions, exclusions and limitations, be sure to read the policy, including all endorsements. Should you have additional questions, please consult your Fidelity agent.



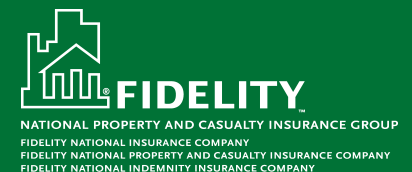
PO Box 45126, Jacksonville, FL 32232-9984

Your Local Agent:

UI (3/07) Agent

Personal Umbrella Liability Insurance

Extra protection to handle today's risks



Your Home, College Fund, Retirement Savings and More Can Be Seized In a Lawsuit.

Today, lawsuits are filed all the time...often against people just like you. It can happen in the blink of an eye. A slip and fall, an unexpected collision and you could find yourself at extreme financial risk. Juries are awarding larger amounts of money than ever. If you own a home, auto or watercraft your standard liability insurance may fall far short of the protection you need.

Umbrella Policies: This is coverage that goes above and beyond. Homeowners, auto and watercraft policies have a limit on liability insurance. If you're the cause of an unfortunate accident, do you have enough liability insurance from your current policies to cover the potentially astronomical costs? Since no one can predict how much a judge or jury may award the injured parties, umbrella insurance is necessary protection for every policyholder.

With a Fidelity umbrella policy you can add an additional \$1-5 million in liability protection for very little extra. This protection is designed to "kick-in" when the liability on other current policies has been exhausted. For example, if your auto policy has a \$250,000 limit of liability, the Fidelity Umbrella will provide coverage above that, up to the Umbrella policy limit.

What is Liability Insurance?

Liability insurance is the portion of a homeowners or auto policy that pays for expenses such as the injured person's medical bills, rehabilitative therapy and lost wages due to the negligence of the at-fault person. The liability coverage also provides a legal defense if you get sued. After adding up all of the medical expenses for the injured and the legal fees, the standard liability in your homeowners or auto policy is often not enough.



How Can Lack of Protection Affect You?

Almost every state has automobile financial responsibility laws that make drivers accountable for bodily injury and property damage resulting from car accidents. In major accidents the responsible party could be sued for the damage. And if you can't pay or you're not adequately insured, your personal assets can be seized. Similar laws are also in force for home and watercraft owners.

| COVERAGE | MINIMUM LIMITS REQUIRED | EXTRA PROTECTION |
|-------------------------------------|--|--|
| Auto, Motorcycle, Motorhome | Bodily Injury \$250,000/\$500,000 per person/occurrence Property Damage \$100,000 per person/occurrence | Umbrella Coverage \$1,000,000 or more |
| Homeowners | \$300,000 per occurrence | Umbrella Coverage \$1,000,000 or more |
| Recreation Vehicle, ATV, Snowmobile | \$300,000 per occurrence | Umbrella Coverage \$1,000,000 or more |
| Watercraft | \$300,000 per occurrence | Umbrella Coverage \$1,000,000 or more |
| Residential Rental Property | \$300,000 per occurrence | Umbrella Coverage \$1,000,000 or more |

Family Security Assessment

Because your financial status can change over time it is important to make sure your protection keeps pace with your lifestyle. With our help you can make sure you have the right coverage that fits your needs.

So be sure to inform your agent when there are changes in your circumstances, such as purchasing new valuables or furnishings, or remodeling your home.

As part of our commitment to your satisfaction and protection, your Fidelity agent pledges to:

- Provide reliable insurance protection
- Offer friendly, knowledgeable service
- Respond quickly to your needs
- Work hard in your best interest, now and in the future

Fire • Theft • Liability • Personal Property Loss • Fire • Theft • Liability • Personal Property Loss • Fire • Theft