

# Umbrella Insurance for Additional Protection

You have a passion for your business. We have a passion for protecting your company even when the unexpected happens. Liberty Mutual Insurance can help your business thrive, securely and safely. **Protect your passion.**



Small business owners like you pay more than \$35 billion per year in out-of-pocket liability costs for claims that exceed what their primary insurance covers.<sup>1</sup>

#### Could your business recover from a loss such as these?

An electrician installed a faulty system in a commercial property and a fire destroys the property

**\$3.5 million<sup>2</sup>**

An intoxicated guest was involved in an auto accident after leaving a restaurant

**\$1.75 million<sup>2</sup>**

A shopper fell down the staircase at a shopping center and is severely injured

**\$2 million<sup>2</sup>**

Liberty Mutual understands that a serious loss can dramatically impact your business. Our umbrella coverage can help protect you from the unexpected so you can focus on what really matters: your business.

### Key Reasons to Buy an Umbrella Policy

Purchasing higher liability limits through an umbrella policy is smart business and provides a greater peace of mind with having increased protection at a reasonable cost.

#### What does umbrella coverage offer?

- An extra layer of protection — limits that pick up once you've exhausted the limits of your general and auto liability policies
- In most cases defense costs do not erode existing policy limits
- A safeguard against significant auto exposure — the leading cause of an umbrella loss

#### What risk does your business face without this coverage?

- Once your primary limit is gone, any additional damages awarded and associated legal fees have to come out of your business profits
- A single claim may exhaust your total liability limits, leaving no protection for future losses
- Buying an umbrella policy may be more cost-effective than buying higher primary limits

Umbrella insurance can make the critical difference in protecting your assets, your reputation, and your hard work.

To learn more about umbrella or other risk solutions from Liberty Mutual, contact your independent agent today.

Available through our independent agent:



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PROUD PARTNER

<sup>1</sup> U.S. Chamber Institute for Legal Reform, Tort Liability Costs for Small Business ([www.uschamber.com](http://www.uschamber.com)).  
<sup>2</sup> Amount shown is the loss paid in excess of the primary limits.

"Helping people live safer, more secure lives" since 1912, Liberty Mutual Insurance, a diversified global insurer, is one of the largest property and casualty insurers in the U.S., and is consistently ranked on the Fortune 100 list of largest U.S. corporations based on revenue. Liberty Mutual offers tailored insurance and risk management solutions to businesses of all types and sizes. From commercial auto, general liability, and property to workers compensation, group benefits, multinational, and specialty coverages, Liberty Mutual's products and services help protect businesses and their employees.

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