

Established in 1934 by Indiana Farm Bureau, Inc., our family of companies, now known as Indiana Farm Bureau Insurance, provides Indiana residents multiple lines of insurance coverage.

The company is a leader in auto and homeowners insurance and the largest writer of farm insurance in the state. Through the years, we've expanded to include insurance products for your auto, home, life, business and farm through our network of nearly 500 agents and 1,200 employees living and working throughout the Hoosier state.

We've adapted to changing times, but our original values and commitment to serving Hoosier residents have remained the same. Indiana Farm Bureau Insurance is committed to sharing our success with the communities we serve. In addition, we believe stewardship of member-clients defines our culture and distinguishes our organization. As good stewards, we do our best to help our insureds manage precious resources.

Discover why so many Indiana residents trust Indiana Farm Bureau Insurance to provide the highest quality insurance products and services. Contact a local agent today to answer your insurance questions. Find an agent near you at www.infarmbureau.com.

Contact Us:

(317) 692-7200 or (800) 723-3276

www.infarmbureau.com



United Farm Family Life Insurance Company
United Farm Family Mutual Insurance Company
UFB Casualty Insurance Company
Indianapolis, IN

Umbrella Liability Insurance



www.infarmbureau.com

An Umbrella Liability policy works just like the name “umbrella” implies. It extends your liability coverage by adding an extra layer of protection above your homeowners, renters, condominium, or automobile policy liability limits. An Umbrella Liability policy can better protect your assets (including future earnings) by providing additional protection in the event of a lawsuit demanding larger sums of money than your basic insurance policy limits can offer.

Why do I need Umbrella Liability Insurance?

An expensive lawsuit could be filed against you and your family even though there was no fault or carelessness on your part. The following are a few examples of accidents in which an umbrella liability policy may be needed:

- A salesperson trips on a crack in your sidewalk.
- A neighbor’s child drowns in your swimming pool while you are on vacation.
- A babysitter is injured by your otherwise friendly dog.
- A friend trips on a loose rug at the top of your basement stairs and falls.
- A member of your household runs a stop sign, causing a serious accident.
- Your son at college accidentally injures someone during a dormitory prank.

If any of these happened to you, there is a good chance your homeowners or automobile policy liability limit would not be adequate.

How much can I lose through a liability suit?

As times change, the needs of policyholders change as well. Today’s jury awards, out-of-court-settlements, and legal fees routinely cost families like yours millions of dollars a year. In fact, all it takes is one liability lawsuit and you, your family, or your family’s estate could lose everything. That is because most automobile and homeowners policies do not include extensive amounts of liability coverage, even though today’s lawsuit settlements often involve very large amounts of money. If you have an Umbrella Liability policy, the additional layer of protection would cover you for larger losses (to the extent of policy limits).

What liability limits are available?

Our Umbrella Liability policy limits start at \$1,000,000 but higher limits are also available. Your Indiana Farm Bureau Insurance agent can help you select the appropriate amount.

How much does an Umbrella Liability policy cost?

Although your insurance is broadened and your liability coverage is substantially increased, the cost is very reasonable. Your cost will depend on limits selected, number of autos, residences, boats, etc. Your Indiana Farm Bureau Insurance agent can give you an exact quote.

You can save money on your automobile insurance.

If Indiana Farm Bureau Insurance insures your auto(s), you can save with an additional discount on your automobile policy premium(s) if you have an Umbrella Liability policy with us.

Extra protection for your financial assets.

With proper planning, your family or your family’s estate will not be the innocent victim of a large liability lawsuit, and your assets won’t be at the mercy of jury awards, out-of-court settlements, or legal fees. Protect what you have worked to build for your family with an Umbrella Liability policy from Indiana Farm Bureau Insurance.