

Umbrella Liability Insurance

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



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, watercraft and 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 which may demand larger sums of money than your basic insurance policy limits can offer.

Why do I need Umbrella Liability insurance?

You could be involved in a major accident after which an expensive lawsuit is filed against you and your family even though you feel 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:

- You're burning brush and cause a fire that damages neighboring homes.
- A neighbor's child drowns in your swimming pool while you are on vacation.
- Your otherwise friendly dog bites a house guest and you are sued for damages.
- You are found at fault in a multi-car accident in which several people are critically injured.
- Your teenage driver swerves to avoid a child running across the road only to hit a motorcyclist in oncoming traffic.
- Your child at college seriously injures someone during an otherwise innocent prank.
- Your child posts a seemingly harmless comment on social media that someone finds libelous or defamatory.

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

How much can I lose through a liability suit?

As times change, the coverage 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 and the number of autos, residences, boats, etc. insured. Your Indiana Farm Bureau Insurance agent can give you an exact quote.

You can save money on your automobile insurance.

We offer a 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.