



Backed by our
**Claims Service
Satisfaction
Guarantee**

Personal Umbrella Insurance

Extra liability insurance for
extra peace of mind



When you have more to lose You have more to protect

You've worked hard to build safety and security for your family. You're planning for the future, building up equity in your home and may even have assets such as vacation homes or boats that create lasting memories.

It's not something we often think about. But in today's world, the rewards that come with success and achievement could make you and your family more vulnerable to lawsuits – and financial losses.

For a low annual cost, **Aviva's Personal Umbrella insurance** offers an extra layer of liability protection than what's provided by your primary policies, by up to \$5 million. It provides extra financial security for your family – and gives you the **peace of mind** you need to get the most out of life.

You have home insurance. So why would you need extra liability insurance?

As our society becomes more and more litigious, both the frequency of lawsuits and the size of court awards are increasing. And more often, defendants are finding that their primary insurance policy's liability coverage **just isn't enough** to cover these costs.

Make sure you have the peace of mind you need to enjoy everything you've worked for – with extra personal liability insurance from Aviva.

Claims Service Satisfaction Guarantee[†]

We offer the industry's leading claims guarantee. It's our promise that if you make a claim and are not 100% satisfied, we'll write you a cheque for your current premium. That's right. All of it.

The broker advantage

Your insurance needs are unique, and it's important to have a local, trusted advisor that gets that. Your broker takes the time to listen and understand what matters most to you, then creates an insurance package that fits – both in terms of price and coverage.

It's easy to get more protection

To be eligible for the Personal Umbrella Policy, you must already have primary insurance with Aviva for your home. Then, the Personal Umbrella Policy will provide comprehensive, additional protection over what your basic policy provides.

Enjoy an extra layer of protection over your existing coverage.

- home policy: a minimum of \$1 million and up to \$5 million liability insurance over your standard comprehensive liability policy
- auto and watercraft: liability limits beyond these policies, even if they're with another insurance company (as long as they're listed on the Umbrella policy)
- personal injury coverage, such as libel, slander, false arrest, wrongful eviction, and defamation of character
- legal defense costs (when coverage is provided by the umbrella policy but not covered by your primary policy)
- and more!

Saving money

Ask your insurance broker how you can save money with discounts for:

- Monitored fire or burglar alarms
- Being claims free
- Loyalty and policy bundling

Claims service

As an Aviva* customer, you also benefit from Canada's widest network of incident management professionals and quality service partners. In the unfortunate event of a claim, we'll help you get back on track by resolving it efficiently and hassle-free.

To benefit from Aviva's Personal Umbrella policy, talk to your insurance broker today or visit us at avivacanada.com

Get protected today

For more information on the extra protection Aviva's Personal Umbrella coverage can provide, **talk to your insurance broker** or visit us at avivacanada.com.

About Aviva Canada Inc.

With Aviva Canada Inc., you have the strength and experience of one of the country's leading property and casualty insurance groups. A subsidiary of Aviva plc, the world's fifth largest insurance group, Aviva Canada is a leader in business, home, auto and leisure and lifestyle insurance solutions.



AVIVA



Sources Mixtes

Groupe de produits issu de forêts bien gérées, de sources contrôlées et de bois ou fibres recyclés.

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