

# Take Cover with an Umbrella Liability Policy from Farm Family

*A severe accident occurs on your property or while you're driving. You find yourself facing the possibility of bankruptcy, liquidating your assets or years of payments to satisfy a potential judgment. Your umbrella could be worth millions.*

Farm Family's umbrella liability policies help guard against the unexpected. They provide excess coverage, supplementing the primary liability insurance found in property/casualty policies such as auto, homeowners or business and can include coverage for some exposures not ordinarily provided under your primary policies.\*

## Three umbrella liability policy options to fit your needs:

### Personal

A Personal Umbrella policy can provide from one to five million dollars of catastrophic liability protection over and above the protection of your underlying policy. This coverage can apply to:

- damages arising out of accidents involving cars, on-premises recreational motor vehicles, motorcycles, certain types of watercraft, and use of your premises.
- certain activities which take place in your home office, private school or studio, or home day care operation.

### Farm

A Farm Umbrella policy can provide from one to five million dollars of catastrophic liability protection over and above the protection of your underlying policy. This coverage can apply to:

- Damage or injuries arising from accidents involving farm equipment, trucks, cars, on-premise recreational vehicles, and use of premises.

- Certain exposures from finished products or retail farm stands, property damage, injuries from cattle or horses getting loose, injuries resulting from private horse risks or other animals, pollution damages.

### Commercial

A Commercial Umbrella policy is designed to cover the specific needs of businesses, over and above the protection of the underlying business policies. Available in amounts ranging from one to five million dollars, this policy can offer excess business liability protection for:

- Job-site premises liability, vehicle liability, certain contractual liability, ongoing or completed business operations and advertising liability.

*You're covered under Farm Family's umbrella!*

\*If underlying coverage requirements are met.



## We Take a Personal Interest — Protecting What You Value Most

The Farm Family group of insurance companies, headquartered in Glenmont, New York, is part of the American National Family of Companies. Farm Family has been providing insurance protection for families and businesses in rural and suburban areas since the mid-1950s. Over the years, Farm Family has earned a solid reputation, with an established tradition of trust. We continue to honor that commitment with pride.

Farm Family agents take a personal interest, protecting what you value most. We recognize that personal service is the key to meeting

your individual and business needs. Many of our agents have agricultural backgrounds, and some of them even began their relationship with Farm Family as clients. We're big enough to meet a wide range of coverage needs, yet small enough to listen to your concerns and provide the personal attention you deserve.

Talk to a local Farm Family agent today, and find out what we can do for you.

Call 1-800-THE FARM (1-800-843-3276) or visit our Web site at [www.farmfamily.com](http://www.farmfamily.com).

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Commercial General Liability / Homeowners / Commercial and Personal Auto / Umbrella Liability  
Life Insurance / Disability Income / Annuities / IRAs



FAMILY OF COMPANIES

This brochure contains only a general description of the coverages and is not a statement of contract. All coverages are subject to the terms and conditions of the policy itself. Not all coverages are available in all states.

Property/casualty insurance products offered by Farm Family Casualty Insurance Company, Glenmont, NY, in CT, DE, MA, ME, NH, NJ, NY, RI, VT and WV, and United Farm Family Insurance Company, Glenmont, NY, in MD and PA. Life insurance products offered by Farm Family Life Insurance Company, Glenmont, NY.

1-800-THE-FARM [www.farmfamily.com](http://www.farmfamily.com)

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