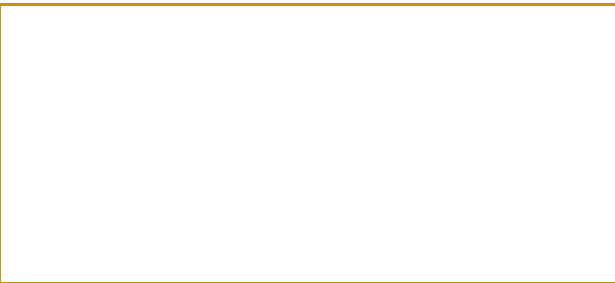


*Working In Partnership With  
Your Independent Agent  
To Give You The Best Service  
And Financial Protection*



*Your Independent Insurance Agent Is:*



**Casco Indemnity Company**

42 Industrial Park Road  
Saco, ME 04072

Phone: 207-284-8538  
Fax: 207-284-9286

[www.cascoind.com](http://www.cascoind.com)

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10/06 Edition

## **Casco Indemnity Company**

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### **Products:**

*Personal Automobile  
Personal Umbrella  
Commercial Automobile*

*To find out if coverage is available in  
your area, please contact your local  
independent agent.*



*For Your Homeowner Needs  
Ask Your Independent Agent  
About One of Our  
Member Companies*

*Danbury Insurance Company  
Founded 1850*

*Hingham Mutual Fire Ins. Co.  
Founded 1826*

*Phenix Mutual Fire Ins. Co.  
Founded 1886*

**Casco Indemnity Company**  
New England's Auto Insurance Specialist

## **Personal Umbrella Policy**



***Protect What You Cherish Most***

# Casco Indemnity Company Personal Umbrella

## Personal Umbrella Policy

- A Personal Umbrella Policy provides excess liability coverage when you exceed the liability limit coverage provided by your automobile, homeowner or other personal insurance policies.
- Coverage includes the named insured, his resident family and any other person under 21 in the care of the insured.
- It may provide coverage for claims that may be excluded by other liability policies. Such as mental anguish, libel or slander.
- Reimburses legal representation where your underlying personal auto/homeowners policies leave off.
- Provides world wide coverage.



## Do You Need A Personal Umbrella?

### You do if your assets exceed your liability insurance coverages.

When you've worked most of your life to get where you are, why take the chance of losing everything you have accomplished just because you did not have the proper coverage when an accident occurs.



What would you do if your liability insurance was not enough? Tap into your life savings, the family vacation account, your children's college fund, maybe even re-mortgage your home?

An accident and/or lawsuit could result in a liability claim that is not fully covered under your home or auto insurance. This could cost you your savings, home, automobile and even possibly a portion of your future earnings.

**An Umbrella Policy with Casco Indemnity Company can help give you the protection you need in case of a large financial loss due to defense costs and large judgments.**

## Eligibility

- Auto insurance with Casco Indemnity.
  - Homeowners insurance with one of our owner companies:
    - Danbury Insurance Co.
    - Phenix Mutual Fire Ins. Co.
    - Hingham Mutual Fire Ins. Co.
- Or
- Homeowners insurance provided by a company that has an A.M. Best rating of A- or better.
  - Required underlying policies and policy limits.
    - Homeowners:  
Liability - \$300,000 (Each Occurrence)
    - Automobile:  
BI - \$250,000/500,000  
PD - \$100,000  
or  
\$300,000 C.S.L.
    - Watercraft:  
\$300,000 each occurrence
- Ask your local independent agent for a complete list of required policies.*