

Required minimum primary limits for the Farmers Mutual of Nebraska Personal Umbrella Liability Policy are:

PERSONAL LIABILITY

\$300,000 Combined Single Limit from a Comprehensive Personal Liability Policy (CPL); Farmers Comprehensive Personal Liability Policy (FCPL); or either of the above as a part of a package policy.

AUTOMOBILE LIABILITY

\$250/500,000 Bodily Injury and
\$100,000 Property Damage or
\$300,000 Combined Single Limit

WATERCRAFT

\$300,000 Combined Single Limit if
Under 26 Feet in Length

RECREATIONAL VEHICLES

\$250/500,000 Bodily Injury and
\$100,000 Property Damage or
\$300,000 Combined Single Limit

BUSINESS PURSUITS

\$300,000 - Endorsed by CPL or FCPL Coverage

BUSINESS PROPERTIES

\$300,000 Bodily Injury and
\$50,000 Property Damage or
\$500,000 Combined Single Limit

EMPLOYER'S LIABILITY

\$300,000 - Combined Single Limit

This is only a brochure. It is designed to provide you with a basic description of the insurance available with Farmers Mutual Insurance Company of Nebraska.

You may qualify for the following discounts:

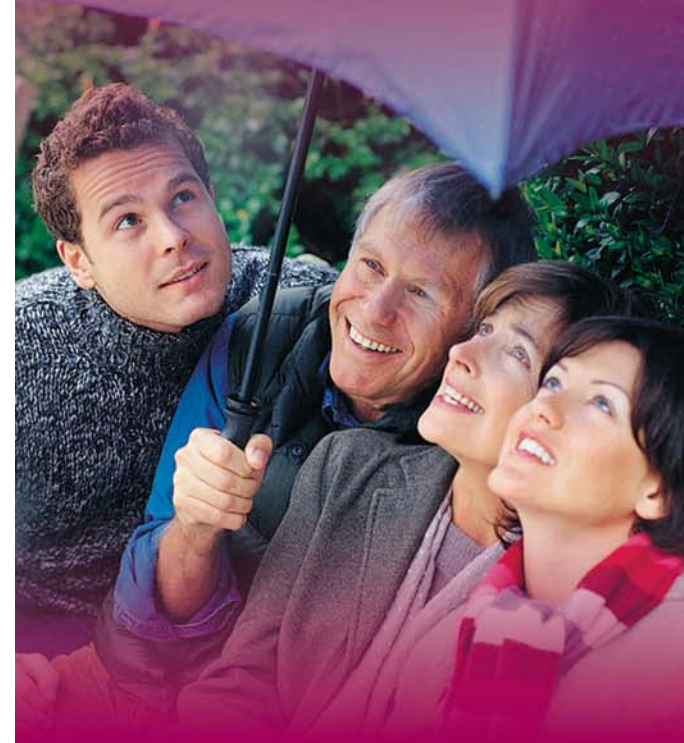
- Higher underlying personal liability limits may reduce your premium.
- Increased self insured retention above the standard \$500 may reduce your premium.



FARMERS MUTUAL
INSURANCE OF NEBRASKA

UMBRELLA

**PERSONAL
INCREASED LIABILITY
COVERAGE**



FARMERS MUTUAL
INSURANCE OF NEBRASKA

You just never know...

Many of your personal, farming or ranching activities could suddenly put you in the middle of a large liability lawsuit.

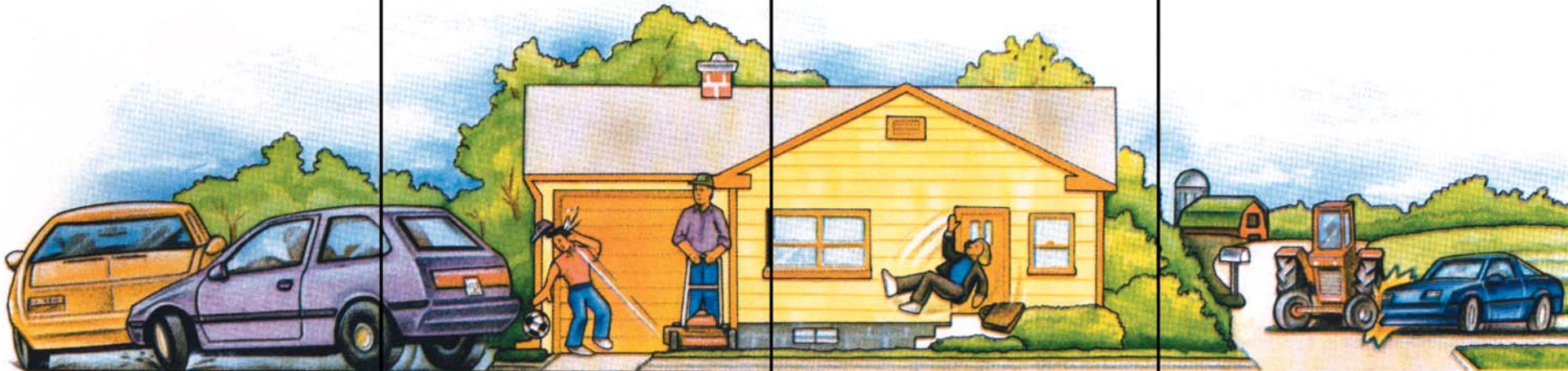
YOU COULD BE FAIR GAME WHEN A LAWSUIT IS FILED AND DAMAGES ARE AWARDED.

A court judgement for thousands of dollars above your liability insurance limits could take your property and earnings, or force you into bankruptcy.

That's where a Farmers Mutual of Nebraska Personal Umbrella Liability Policy steps in to protect you. It's an "excess" liability policy designed to provide very broad coverage above the limits of your primary policies.

THESE FINANCIALLY CATASTROPHIC INCIDENTS COULD HAPPEN TO YOU...

- You lose control of your automobile and slide into the path of an oncoming vehicle. Occupants of that vehicle suffer serious injuries. A jury awards damages in excess of your per person and/or per occurrence limits. Where will you get the money to handle the excess amount?
- A child loses an eye as a result of an object thrown by your lawnmower. A jury decides you must pay \$325,000. With a \$300,000 liability coverage, you are short \$25,000.
- A guest at your home slips on your steps, resulting in a fall which causes permanent injury. A court finds you negligent and awards a judgment of \$350,000. Your liability policy limit is \$300,000. Where will you get the additional \$50,000?
- You pull out onto the road with your farm tractor and collide with an auto. The occupants in the automobile suffer severe, permanent injuries which include blindness. A jury awards \$500,000. With \$300,000 liability coverage, how will you handle this devastating shortfall?



The Personal Umbrella Liability Policy

- Provides worldwide protection for personal liability.
- Offers \$1,000,000 coverage for each occurrence in excess of your primary insurance. Higher limits may be available.
- Includes all types of personal liability insurance – residence, farm, automobile, watercraft and employer's liability.
- Provides coverage for such alleged acts as libel, slander, false arrest and many other types of personal injury.
- Provides "defense settlement" coverage for occurrences covered in the policy that are not covered in underlying policies.
- Adds important liability coverage for injury to property rented to you, used by you, or in your custody or control.