Accidents happen, but you can be prepared. By adding a Personal Catastrophe Liability (PCL) endorsement onto your Kemper policy, you get extra protection against a lawsuit that could threaten your savings, your home—or even your future earnings.

It’s tough enough when your neighbor burns himself on your grill. A child falls off your swing set. Or your teen driver causes a collision where someone gets hurt. Then if there’s a lawsuit, there’s the worry about the settlement.

Insurance like our PCL can protect you against larger liability claims by giving you higher limits of coverage in the event of a covered accident on your property or damage to someone else’s, caused by you or a family member.

PCL provides coverage against:

- Auto liability
- Personal liability
- Fire damage liability
- Watercraft liability (small boats)
- Damage to property in your care
- Homeowners, condo owners or renters liability
- Libel and slander
- Defamation of character
- Invasion of privacy

The cost for PCL is less than you might think. Ask your friends and family for their thoughts. Or, discuss it with your Independent Agent, who can answer your questions and add on this important coverage to protect your quality of life today and tomorrow, and the security of your family’s future.

1 This coverage is not applicable to non-standard Auto.

Products, services and discounts referenced herein are not available in all states or in all underwriting companies. Certain terms, conditions and exclusions apply.