

## Insurance 101

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### **Get More Protection This Summer**

It starts out innocently enough—you're hosting a party and everyone's having a good time.

Then, a friend trips on your patio and is severely injured. A guest gets hurt while swimming in your pool. Your gas grill catches fire and your neighbor is badly burned.

Summer fun can turn into tragedy in a flash. And suddenly, someone is going after your assets.

Our Personal Catastrophe Liability (PCL) can protect you from lawsuits that may exceed the limits of your Auto and Home policy by providing an extra level of insurance. When you add this coverage to your standard or preferred insurance policy, you get higher limits of protection for covered automobile accidents and covered accidents on your property.

Further, coverage may apply to damage negligently caused by you or your family to someone else's property.

PCL will cover you anywhere in the world 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

For more information about this important insurance, contact your Independent Agent.

*Coverage varies by state and there are coverage restrictions and exclusions.*