

NEW JERSEY RE-INSURANCE COMPANY

**PERSONAL UMBRELLA LIABILITY POLICY**

**FACT SHEET**

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Personal Umbrella Liability Coverage is available to Personal Auto and Homeowners policyholders of New Jersey Manufacturers Insurance Company. This excess liability protection is written through NJM's wholly owned subsidiary, New Jersey Re-Insurance Company.

Here are some facts about our Personal Umbrella Liability Policy:

- Applicants must have and, if accepted, must maintain both Personal Auto and Homeowners (or Personal Liability) Policies issued by New Jersey Manufacturers Insurance Company. Each of these underlying policies must have a liability limit of at least \$500,000. Members of Homeowners or Condominium Associations must carry, at a minimum, \$50,000, in loss assessment coverage.
- The Umbrella Policy supplements the liability limits already provided by underlying NJM policies in amounts ranging from \$1,000,000 to \$4,000,000 per occurrence.
- Our policy affords protection against Personal Injury Liability losses such as libel and slander which are not covered by Personal Auto or Homeowners insurance.
- A \$1,000 deductible applies to occurrences covered under the Personal Umbrella Liability Policy which are not covered under a primary Personal Liability Policy.
- Umbrella coverage is worldwide and intended for **personal** exposures only.
- The policy contains coverage exclusions including, but not limited to:
  - aircraft ownership, maintenance or use.
  - business activities and professional exposures.
  - liability claims by one family member against another family member who resides in the same household.
  - punitive damages.
  - release of fuel or fuel products from a storage tank.
  - transmission of communicable diseases, sexual molestation, corporal punishment and physical or mental abuse.
  - Uninsured/Underinsured Motorist coverage.
- The base premium for \$1,000,000 of excess liability coverage for a risk involving two cars, one residence, no inexperienced drivers and no watercraft varies, depending upon your location, from \$200 to \$250 for a New Jersey policy and, regardless of location, is approximately \$200 for a Pennsylvania policy. Based upon the information provided to us on a **fully completed application and subject to our underwriting approval**, a personalized premium quotation will be issued. It is not anticipated that dividends will be declared on Umbrella Policy premiums.

This information is furnished to acquaint you with our Personal Umbrella Liability Policy and neither provides nor interprets coverage. If you have any questions about the Umbrella insurance information, call us at 1-800-882-6573 extension 4551.