


Personal Excess Policy

Protect Your Financial Future



Who would sue you for a million dollars? The fact is, anyone could.

Although million dollar lawsuits were rare until a few years ago, large suits are becoming all too common.

LAWSUITS: A REAL PART OF LIFE

Unfortunately, in many cases, the person sued can do little to prevent it. Here are some examples. Could you stop any of these from happening?

- You are driving down the street and a small child dashes in front of your car.
- A guest in your home trips and falls on your steps.
- Your son hits a ball that strikes another child in the head.

These are all real situations that could happen to any of us. When accidents like these happen, you could end up defending yourself in a court of law. If you lose, this can mean losing everything you own.

Even if you win, the cost of hiring an attorney might literally bankrupt you — robbing you of your future.

TAKE A PROACTIVE STEP

There is a way you can avoid needless worry about being sued if someone sustains a serious injury on your property, in your car, or on your recreational vehicle.

Grinnell Mutual offers you a simple, low-cost way to protect yourself and your family. We call it our Personal Excess Policy.

GOES BEYOND CURRENT COVERAGES

With this unique policy, you will have an additional limit of liability protection of \$1 million or more — limits up to \$10 million are available. Here is how the policy works.

The Personal Excess policy builds on the protection you already have — home, auto or recreational vehicle coverage. It gives you an extra limit over and above other policies.

HERE'S AN EXAMPLE:

If you have \$300,000 of liability coverage provided by your Home-Guard or Farm-Guard policy and you purchase a personal Excess policy with a \$1 million limit, you will have up to \$1.3 million in total liability coverage available to pay a covered judgement.

OPTIONAL COVERAGES

- Uninsured Motorists*
- Underinsured Motorists*
- Additional Insured
- Additional Insured - Limited
- Business Activities

* not available in Missouri

HOW ARE RATES DETERMINED?

Your rate is determined by some of these factors:

- The number of properties you own, rent or farm, and their size.
- The amount of cars, pickups, motorcycles or farm trucks you own, lease or operate.
- The number of recreational vehicles you have licensed for road use.
- The total number, size and power of any boats you have.

OTHER POLICIES AVAILABLE

- Auto
- FarMate
- Farm-Guard Liability
- Rented Dwelling
- Wide variety of small business insurance packages

Ask your Grinnell Mutual agent for more information on our range of insurance products.

This brochure provides a basic description of this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your FarMutual Insurance agent.

FARMUTUAL
Insurance

