

## About Us

The Navigators Group, Inc. is an international specialty insurance holding company with insurance company operations, underwriting management companies and operations at Lloyd's of London. Coverage is underwritten by Navigators Insurance Company and Navigators Specialty Insurance Company, which are both rated 'A' (Excellent) by A.M. Best, and 'A' (Strong) by Standard & Poor's, and by Navigators Syndicate 1221 at Lloyd's.

The Navigators Group, Inc. is traded on the NASDAQ under the symbol NAVG.

## Contact Your Insurance Professional



Visit us at  
[www.navg.com](http://www.navg.com)



## Navigators' Personal Umbrella Program



# Personal Umbrella Protection for You and Your Family

## What is a Personal Umbrella?

The Navigators personal umbrella policy provides protection above and beyond your existing auto and home insurance by adding an additional layer of liability coverage. A personal umbrella policy can help protect you and your financial assets from uninsured losses or unfunded liability judgments. In today's litigious world, a personal umbrella policy is not just for the wealthy. Everyone should consider an umbrella as part of their total insurance plan.

## Do You Need a Personal Umbrella?

There are many reasons people need a personal umbrella policy. If any of these statements apply to your situation, you should discuss umbrella protection with your agent.

- You need protection against the estimated 42% of all drivers on the road today who are uninsured or underinsured.
- You need to protect the financial foundation you have worked to build for your family.
- You own a boat, motorcycle, ATV, snowmobile, RV or personal watercraft.
- You own a dog, swimming pool or trampoline.
- You have drivers in your home under the age of 25.
- Your occupation or recognition in the community puts you at higher risk for a law suit.

## Benefits of the Navigators Personal Umbrella

- Competitive Rates
- Navigators is rated A (excellent) by A.M. Best.
- Our policy is admitted in 48 states and Washington D.C.
- The Navigators policy works in conjunction with most auto and home carriers—no need to change your current coverage!
- \$25,000 of uninsured and underinsured coverage is included with the ability to buy \$1 million in UM/UIM coverage
- Policy limits up to \$10 million available for standard clients. Limits up to \$5 million for high profile clients.

# Choose a Company You Can Trust

## Meeting the Needs of our Clients

Anticipating the insurance needs of our clients and developing creative solutions is what sets us apart. We have a solution whether you own multiple homes, have a farm or vacant land, rental properties, a youthful driver in the home, at-fault accidents or moving violations, or own a boat or RV. Our target program is designed to meet the needs of higher profile clients such as athletes, entertainers, politicians or corporate executives. Navigators has a broad reach in the marketplace, making us a leader in personal umbrella protection.

## Customer Service Matters

Through our online policy platform, *PULSe*, Navigators brings state of the art technology to our partners. Agents and brokers can provide quotes and issue policies right from their office, offering our clients the highest level of service. This paperless delivery system is not only environmentally friendly, but it also cuts down on the time customers wait to receive their policy. In most cases, an approved policy can be emailed to the client the same day it is requested.

If underwriting approval is needed, *PULSe* electronically delivers the application directly to our underwriters for review. We are committed to meeting the service expectations of our brokers, agents, and clients.

## Experienced Staff

Our seasoned underwriting specialists understand the importance of listening and providing workable solutions. We believe in developing long term partnerships with our agents, brokers and clients and have a reputation for handling complex insurance needs.

## Exceptional Claims Handling

Handling a claim is the absolute moment of truth for an insurance company. We hope you never have a claim, but if you do, our goal is to handle it fairly and expeditiously. We have an experienced team of claims professionals who deliver expertise and integrity to every client they serve.

# Protection For Your Group or Organization

Navigators also offers creative programs designed to provide personal umbrella protection for groups and organizations. Our *Group Advantage* program, offers a 10% discount to members of approved groups or associations. If you are a member of a nonprofit, fraternal, professional or alumni association, speak with your insurance professional about our *Group Advantage* program. Our *Executive Personal Excess Protection* is offered on a group basis to firms or organizations seeking personal excess protection for key leaders, employees or board members. Whatever your need, Navigators can provide a solution.

