



# LIABILITY GAP™

Supplemental Personal Liability Insurance

## Supplemental Excess Personal Liability Insurance

Don't forgo the option to secure supplemental liability coverage to protect your assets. Your Citizens policy now covers only \$100,000 as a personal liability limit. Not nearly enough! Some examples of claims that could easily exceed the Citizens liability coverage limit —

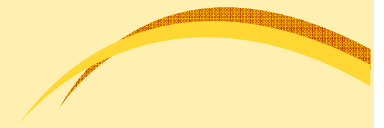
- A friend mistakenly walks into sliding glass doors, it shatters and she experiences severe lacerations to her face and body that require reconstructive surgery.
- A relative, who is visiting for the weekend, falls down the flight of stairs and is critically injured.
- Your 10-year old son has neighborhood friends over to swim. Unfortunately, one child accidentally drowns in the pool.

### Why do you need this coverage?

- Our society is more litigious than ever and if you are liable for a negligent act you are responsible to pay any amount over the \$100,000 that Citizens would pay.
- Skyrocketing medical costs contribute to higher liability awards.

## Coverage Highlights

- Coverage options for \$200,000 and \$400,000 over the initial \$100,000 personal liability limit on all Citizens' homeowner personal lines insurance products.
  - Eligible Citizens policies include: HO3—Homeowners, HO-6—Condominium Unit Owners, MH—Mobile Home Owners, and DP—Dwelling Fire Policyholders (where liability is included).
- Backed by a reputable and financially sound insurance company with an A.M. Best rating of "A."
- Competitive price starting at \$100 (not including fees and taxes) for \$200K coverage over Citizens' personal liability limit.
- Provided through a Florida based underwriting organization that understands the challenges of this insurance market.



Coastal Insurance Underwriters,  
Inc. 20 Wesmark Court  
Sumter, SC 29150

*For additional information, or to get a quote, please contact your agent.*

*\*Please note, CIU and the insurer providing this product are not affiliated with Citizens Property Insurance Corporation nor is the product sponsored or endorsed by Citizens.*

*\* Subject to policy terms, conditions, limitations and exclusions.*

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Insurance Underwriters 