

Personal Catastrophe Shield Personal Insurance Broker Resource

rsabroker.ca



We protect what matters

At RSA Insurance, we understand how hard your clients have worked to get to where they are, and we understand how dedicated you are to protecting them with the right coverage. As courtroom settlements continue to increase, your clients' standard policy limits may no longer be adequate to protect their legal liability. RSA's Personal Catastrophe Shield, a personal umbrella liability policy, provides your clients with an additional layer of protection in the event that their home and/or automobile policy's legal liability limits are exhausted.

For more information, please visit us at rsabroker.ca/personal, or speak with your account manager or Personal Insurance underwriter today.



Your clients can get one AIR MILES® Reward Mile for every \$20 (including taxes) they spend on their home and auto policies from RSA.

Customer profile

Our target customer is financially stable and established in their career. They have pride of ownership for their property and value the advice of their insurance broker.

Benefits for your clients

An umbrella policy is an affordable coverage option that offers an extra layer of protection. Our Personal Catastrophe Shield policy features:

- Increased liability limits to protect policyholders in the event that their home and/or automobile policy's legal liability limits are exhausted
- Drop-down coverage, which may provide coverage for certain legal liability losses that would not otherwise be covered by a typical home policy
- Available limits of \$1,000,000, \$2,500,000 and \$5,000,000, with retained limits of only \$500 (deductible)

Conditions

- Underlying insurance for personal property must be insured by RSA
- Underlying insurance for automobiles, watercraft and recreational vehicles may be insured elsewhere
- Subject to eligibility and acceptance

Outstanding service

RSA provides industry-leading performance, with coast-to-coast 24/7 support and Hassle-Free Claims® service guaranteed.

Benefits for you

RSA's Personal Catastrophe Shield doesn't just benefit your clients—it also has advantages for you:

- Increases client loyalty
- Helps you acquire new clients
- Helps you increase business with existing clients (e.g., a second policy)
- Allows you to take advantage of retention tools, such as various discounts and AIR MILES® Reward Miles

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