

# Personal Catastrophe Shield Personal Insurance

[rsagroup.ca](http://rsagroup.ca)



# We protect what matters

At RSA Insurance, we know that you've worked hard to get to where you are. That's why we offer Personal Catastrophe Shield—to help protect your way of life and everything that you've achieved. As courtroom settlements continue to increase, standard policy limits may no longer be adequate to protect your legal liability. RSA's Personal Catastrophe Shield, a personal umbrella liability policy, gives you an additional layer of protection in the event that your home and/or automobile policy's legal liability limits are exhausted.

Plus, you will enjoy access to RSA's superior service—including Hassle-Free Claims®, flexible payment plans and an emotional support program in the unfortunate event of a loss.

With over 300 years of experience, RSA is an established insurer offering a complete suite of tailored insurance solutions, from personal and small business to complex and multinational risks. We are one of the country's largest insurers, working through a network of independent brokers across Canada.

Our expert underwriters and claims specialists understand the value of your possessions, and our claims team has proven experience in customer service, accident investigation, claims settlement and negotiation. We offer the best solutions, delivering a coast-to-coast, end-to-end proposition. The result is a one-stop shop for all of your Personal Insurance needs.



You can get one AIR MILES® Reward Mile for every \$20 (including taxes) you spend on your Personal and Commercial Insurance policies from RSA.

## Your benefits

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 you in the event that your 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)

Subject to eligibility and acceptance.

To learn more, contact your insurance broker today.

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