

PolicyGuide → Personal Umbrella Insurance

Think of a personal umbrella policy as your financial safety net. It kicks in if life's surprises become big headaches, offering extra liability coverage beyond what your primary insurance (like auto, home, or boat) provides. Personal umbrella coverage steps up when your main insurance taps out.



Why Is This a Big Deal?

If a loss causes your underlying insurance policies to be exhausted, you could be held personally responsible to pay massive leftover bills out-of-pocket.



High Value, Low Stress

Let's talk numbers, but the fun kind! For just a couple hundred dollars a year per million dollars of coverage, you can boost your financial safety net by \$1 to \$5 million.



Why It's a No-Brainer

Considering catastrophic losses can happen in an instant, your personal umbrella could be the difference between financial stability or ruin.

Introducing monoline

Monoline is the personal umbrella provider that's as modern and efficient as you are! Say goodbye to outdated practices like paper checks, snail mail, and waiting forever for policy changes. We're all about making the insurance experience faster, easier, and yes, even a bit more fun. We're here to offer you and your independent insurance agent top-notch products and solutions, without the hassle.

	monoline	Others
Flexible online payment options	✓	×
Paperless application & instant policy delivery	✓	×
Data security (fully encrypted, no paper mail)	✓	×
Real-time policy changes mid-term	✓	×
Automated renewals aligning agent and insured	✓	×

convex

CONCERT
GROUP

Financial Stability & Security

Monoline offers a Personal Umbrella product that is filed and admitted, backed by UK-based Convex Insurance. The company has an "A" (Excellent) rating from A.M. Best. In addition, Concert, which also has an "A-" (Excellent) rating from A.M. Best, is being used by Monoline as the fronting carrier to provide admitted paper in the United States.

m Coverage Details

- Sits on top of any underlying insurance policies of carriers with B+ or better rated
- \$1-5M Excess Liability Limits
- \$1M Uninsured/Underinsured Motorists Liability available
- Trusts, estates, and LLCs can be listed as named insureds
- Major driving violation accepted
- Short & long term rental properties accepted
- Coverage over motorcycles, boats, jetskis, RVs, and golf cart policies
- No MVR (Motor Vehicle Record)
- Business and farming exposures are excluded

Talk to your agent today about how Monoline can elevate your financial security with a tailored personal umbrella policy.