



1-4 Family Dwelling Product

WHY DO YOU NEED TO PURCHASE A 1-4 FAMILY DWELLING PRODUCT?

- ▶ One of your tenants falls on sidewalk of premises, claiming it was due to lack of proper maintenance
- ▶ Tenant sustains bodily injury and property damage resulting from ceiling collapse
- ▶ Contractor hired by you suffers bodily injury caused by poor maintenance of step handrails

Why should you choose the United States Liability Insurance Group's 1-4 Family Dwelling Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
Availability of Hired/Non-Owned Auto Liability coverage	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine 2004).

Insure your financial well-being with a stable Company that will be there to pay your claim.