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.
P.O. Box 3140
Ponte Vedra Beach, FL 32004

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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