

For those who know

UMBRELLA

Applicable Provinces: ON, MB, AB, BC

For those who know their lifestyle warrants protection for more than just bricks and mortar.

Specializing in products for high net worth homeowners, GUARANTEE GOLD® offers protection for your personal assets that are at risk from basic limits of liability. Our Personal Umbrella Liability insurance provides additional protection in excess of the standard liability limit for homes, cottages, high value automobiles, PleasureCraft and recreational vehicles.

Worldwide protection:

Your travel schedule takes you far from home for both business and pleasure. Our Umbrella covers your personal activities anywhere in the world.

Rental car protection:

GUARANTEE GOLD customers have up to 60 days of protection for liability and physical damage for rented automobiles.

Extensive coverage:

GUARANTEE GOLD Umbrella customers benefit from additional insurance protection including:

- Not-for-profit D&O – participation as a Director or Officer of a not-for-profit organization including Condominium Associations
- Uninsured and underinsured motorist – covering the costs you are legally entitled to receive from such motorists
- Costs to investigate and defend legal suits .

Higher limits:

How much do you stand to lose in the event of a lawsuit? We provide high liability limits to ensure the protection of your assets, up to \$10,000,000 with higher limits available as needed.

No deductible:

GUARANTEE GOLD customers are not required to pay a deductible.

Guarding your reputation:

We know that your reputation is important and our Umbrella policy ensures GUARANTEE GOLD customers are covered for any personal injury, including libel and slander.

Claims expertise:

Legal awards can escalate quickly and a minor incident could develop into a major lawsuit. Our claims professionals understand the process and will provide you with support throughout the life of the claim, ensuring both you and your financial assets are protected.

Please contact your independent insurance broker for a Guarantee Gold® quote today.