

GEICO's Umbrella Insurance provides additional liability coverage, offering up to \$1 million beyond the limits of your auto or homeowners policy, which is essential for protecting against significant accidents and lawsuits. To qualify for this coverage, you must have a GEICO auto policy, except in New Hampshire and New York. The policy covers various scenarios, including injuries to others, property damage, and certain lawsuits such as slander and defamation. Examples of potential claims include accidents resulting from negligence, such as a mailman slipping on a wet driveway or a guest injuring themselves in your home. The policy is designed to prevent financial loss, as liability claims can be costly, potentially threatening your savings and assets. Umbrella insurance is often more affordable than increasing limits on existing policies and can cover legal defense costs in liability lawsuits. Coverage extends to you, your spouse, relatives living with you, and friends or relatives borrowing your car. The umbrella policy activates once the limits of your primary policies are exhausted, providing crucial financial support in high-stakes situations. It is important to consult with an insurance representative and review your policy contract for a complete understanding of coverage, exclusions, and conditions.