



### How Complete Is Your Coverage?

Insurance is an essential protective measure, but policies can be far from comprehensive in their coverage.

Some claims don't fall within the limitations of a policy, exceed the maximum policy limit, or are considered an exclusion – What happens then?

### What happens when a claim isn't covered by your policy?

When a claim isn't covered by a policy, or exceeds policy limits, you are liable to pay for any uncovered costs from your own pocket.

Some liability claims can exceed policy limits and run into the hundreds of thousands of dollars.



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Agent Friendly



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SPECIALTY LIABILITY SOLUTIONS FOR YOUR  
BUSINESS, WORK, HOME AND LIFESTYLE

Don't Settle for  
"Good Enough"  
Coverage

Enhance your protection with  
**XINSURANCE TRU Umbrella Solution**



## The “TRU Umbrella” Difference

### Why TRU Umbrella?

#### ENHANCED

##### Enhancing Your Coverage

TRU Umbrella is designed to address weaknesses in your primary coverage. Custom-made to fit your unique needs, it can provide protection that other policies can't or won't cover.

#### FLEXIBLE

##### Flexible Coverage Built For You

Standard policies often won't cover the unique areas that matter the most to you. A TRU Umbrella policy is custom-built to address your specific needs.

#### CONSOLIDATED

##### More Coverage In One Place...

XINSURANCE's “all-in-one” approach allows you to cover more of your needs in one policy, and manage more of your coverage in one place.



#### Standard Umbrella Policy

A Standard Umbrella policy is useful for extending coverage limits to address some extraneous circumstances. But even though Umbrella policies are a useful addition to standard policies, they can still fail to address key areas where you need coverage...



#### TRU Umbrella

... Adding a TRU Umbrella solution to your primary coverage can help you address possible gaps and exclusions. With TRU Umbrella, you have the flexibility to schedule coverage for specific risks that may not be covered by other policies.

#### Problem:

Primary homeowners and business policies have exclusions. New exclusions continue to be added:

- Animals
- Diving boards, pools, trampolines
- Recreation vehicles and watercraft
- High value items and collections
- Self-Defense
- Firearms\*
- Business operations and vehicles
- And more

Umbrella policies require that primary coverage is in place. Most policies have GAPS and GRAY areas that the XINSURANCE TRU Umbrella solution can cover.

#### Solution:

XINSURANCE TRU Umbrella identifies these GAPS and GRAY areas in Home, Work and Play Activities and fills the gaps and exclusions with customized TRU Umbrella coverage for individuals and businesses.



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\*Disclaimer: This policy may not be offered in every state depending on applicable state and local laws.