Accidents happen. Help your customers be prepared. By adding a Personal Catastrophe Liability (PCL) endorsement onto their Kemper policy, your customers can have extra protection against a lawsuit that could threaten their savings, their home—or even their future earnings.

It's tough enough for your customers if their neighbor burns himself on their grill. A child falls off their swing set. Or their teen driver causes a collision where someone gets hurt. Then if there's a lawsuit, there's the worry about the settlement.

PCL can add up to $5 million of additional liability protection in the event of a covered loss, providing protection over and above underlying limits. Further, we offer many more coverage options than most competitors to fit your customer’s budget.

What’s covered

PCL provides coverage against:

- Auto liability
- Personal liability
- Fire damage liability
- Watercraft liability (small boats)
- Damage to property in your care
- Homeowners, condo owners or renters liability
- Libel and slander
- Defamation of character
- Invasion of privacy

It does a lot without adding a lot of cost

When you enhance your customers’ policies with PCL, you’re protecting their quality of life today and tomorrow—all for as little as $16 a month for $1 million of coverage.

What’s more, adding PCL to a policy has proven to boost retention.\(^2\)

If you have questions about Kemper’s PCL, contact the Agency Resource Center at 866.675.3345, Option 3.

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\(^1\) This coverage is not applicable to non-standard Auto.

\(^2\) Kemper data 2014.