



Steps

to Secret Coverage You May Need

What's this mysterious lifesaving coverage that can help protect your assets in case the worst happens?

Here's a handy-dandy guide!



1 | What's an umbrella?

Just like the kind of umbrella you hold when it rains, a personal umbrella policy can protect you when a downpour happens.

The policy can protect assets and pay for medical and legal expenses beyond your homeowners/renters and auto policies.



2 | Why do I need one?

Let us count the ways! Do you drive? Do you have people over? Do you have kids? A dog?

All of these can create a situation where a major claim can happen.

3 | Isn't my "regular" insurance enough?

It might not be. Most home and auto policies are capped at \$500K, which sure sounds like a lot.

But what if the injured party needs medical care for the rest of their life?

Anything beyond policy limits will come out of your pocket.

4 | What about my health insurance?

It doesn't cover lost wages, pain and suffering or emotional distress and has limits for essential medical care, like physical therapy.

Ask about adding UM/UIM to your personal umbrella policy.



5 | Built-in legal

Substantial claims require legal counsel and fees often have to be paid upfront, out of pocket. With a personal umbrella policy, these fees are included.

And one annual personal umbrella policy premium payment can be less than one billable hour of an attorney's fee!



6 | I'm sold! What do I do now?

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