



Insurance | Risk Management | Consulting



## Protect Your Financial Future Personal Umbrella Insurance

Many people assume that Umbrella Insurance is only for the wealthy. The truth is, you can be sued no matter how much money you have. You can also be found responsible for damages in excess of the liability coverage limits of your policies. Umbrella Insurance expands and extends the liability coverage of all of your personal insurance policies including home, auto, watercraft, RV and motorcycle.

Accidents happen and having one could make you the target of a potentially devastating lawsuit. Umbrella Insurance is an affordable way to protect your financial future.

**Below are examples that show you how easy it is to find yourself without enough coverage.**

A young child and his friend were playing with a pellet gun. They thought it was empty. The friend was injured and was awarded \$500,000. The homeowner's liability limit was only \$300,000. Uninsured loss: \$200,000

A pedestrian was jay-walking. The road was icy. The insured hit the brakes but could not avoid the pedestrian. Settlement was \$295,000. The insured's auto policy covered \$100,000 bodily injury each person. Uninsured loss: \$195,000

**Don't jeopardize your financial security. In addition to your home and auto policies, a personal Umbrella policy gives you the peace of mind to know you're protected.**



### Liability claims and lawsuits can include:

- Injuries from dog bites
- Trampoline accidents
- Swimming pool injuries
- Serious auto accidents
- Injuries from trips and falls

Don't wait until it's too late!

**Get your Umbrella Insurance quote today!**

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