Umbrella Insurance: How an umbrella policy can help protect you.



Much like an actual umbrella, personal umbrella insurance can help keep you covered. Umbrella insurance provides extra liability coverage to help protect you from large claims or lawsuits. Breaking it down a little further:

> *A claim is the amount of money requested to cover a loss.*
>
> *Personal liability coverage helps protect you from claims related to bodily injury or property damage for which you're held responsible.*

What does umbrella insurance cover?

Umbrella insurance is intended to protect you from events that can lead to substantial financial loss. If your house is paid for or you have considerable home equity, you own a second home or recreational vehicle, or you have other personal assets you want to protect, an umbrella policy could help round out your insurance coverage.

An agent can explain situations more specifically tailored to you, but here are a few examples of how umbrella insurance can help safeguard you and your assets.

Umbrella insurance can bolster your auto insurance policy.

> *For example, if you or someone on your auto insurance policy were involved in an auto accident and the*

> *other party sued you to cover expenses resulting from the accident not covered by their auto policy, could your policy limits withstand their claim – or, would you be at risk of having to pay out of pocket?*

Umbrella insurance can cover expenses that exceed your homeowners insurance policy.

> *For instance, a guest slips and falls on your deck and a serious injury occurs. The person sues for pain and suffering, but your homeowners policy doesn't cover all of the expenses. An umbrella policy could help to cover those expenses.*

Umbrella insurance steps in when the limits of your auto or homeowners insurance policies have been reached – giving you extra protection to help you weather the unexpected.

Our personal umbrella policies range from $1 million to $5 million in coverage and begin at about $150 per year. Talk to a local, independent agent to learn more about umbrella insurance and how to customize your coverage to fit your needs.