

Make Sure You're Covered with a **Personal Umbrella Policy**



[Quote & Buy](#)

Why do you need a Personal Umbrella Policy?

A Personal Umbrella Policy is designed to add extra liability coverage over and beyond another insurance policy. If you are found responsible for property damage or personal injury after an accident, you could face liability for damages that exceed the limit of your existing policies. A Personal Umbrella Policy can step in to cover the difference, ensuring that you don't have to draw on savings or other assets, even if the claim exceeds the dollar limit of your existing policies.

Policy features may vary by carrier.

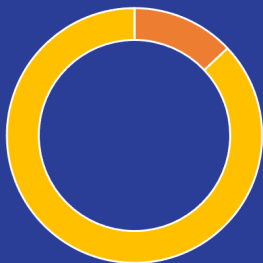
What Does a Personal Umbrella Policy Cover?



Protecting You

Personal Umbrella Policy is often purchased by people who have assets to protect or have a high probability of being sued. Even if you think you've done everything you can to prepare, you may still be exposed to a catastrophic liability without a Personal Umbrella Policy. Your policy acts as a fail-safe: if your underlying liability coverage through your existing policies does not cover all of your liability, a Personal Umbrella Policy can make up the difference. Most policies will cover property damage and personal injury, and sometimes additional claims including defamation, landlord liability, and false imprisonment.

Are you adequately covered?



13% of personal injury liability settlements cost more than **\$1 million**.



How Much Liability Coverage Do You Need?

It's advisable to have at least enough liability insurance to cover your net worth. You may also want to include potential income as your career or business grows and as you are likely to earn much more in the future. Personal Umbrella Policies are typically sold in million dollar increments. Review your Homeowners and Car Insurance policies to make sure there's enough coverage to protect your assets in the event of a catastrophic loss. Also include other assets that may need additional cover to protect yourself in case of a loss.