



UMBRELLA

What it is:

The Personal Umbrella policy is an insurance that provides protection over and above the limits of your existing liability policies. In other words, it is an extra layer of protection against any lawsuit that may arise. It also protects against things such as false claims and intentional acts.

Personal Umbrella policies are a good idea if your family has a swimming pool or trampoline which increases your risk of danger and being sued.

It is important to note that a personal umbrella policy may only be written if we currently have your homeowners and personal automobile policy with the same company.

How it works:

The Personal Umbrella policy will kick in after the coverage on your homeowners and auto policy is extinguished. Umbrella policies will pay in addition to your liability limits on your personal policy. This is very important in today's society where lawsuits are often unpredictable and expensive.