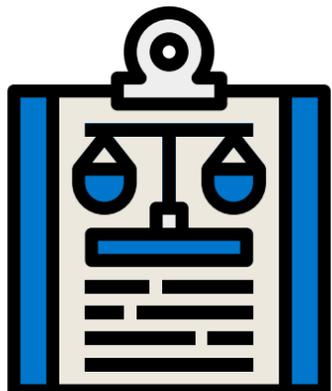




UMBRELLA INSURANCE POLICIES



? WHAT IS AN UMBRELLA POLICY?

Additional insurance that provides protection beyond what your other policies cover such as injuries, certain lawsuits, personal liability situations that may arise, and property damage.

★ WHAT IT DOES NOT COVER

- Your own injuries or damage of personal property.
- Does not cover business lawsuits or broken contracts
- It will not cover you if you have criminal activity or exclusions on your policy.



YOU MIGHT WANT AN UMBRELLA POLICY IF....

1 YOU VOLUNTEER YOUR SERVICES

Sadly, even though you are trying to do a good deed, volunteering your time and resources could leave you vulnerable to a lawsuit if people are displeased with the organization you are representing. Sometimes the organization itself can file a suit against you.



2 YOU RUN YOUR MOUTH ON SOCIAL MEDIA

Nothing wrong with freedom of expression...but sometimes those expressions will land you in the hot seat. If you're not cautious, you could be sued for defamation, libel, or slander!



3 YOU OWN RENTAL PROPERTIES

If you are a landlord, there are endless possible reasons why your tenants might sue you. An umbrella policy will protect your assets and cover legal expenses.



4 YOU OWN A SWIMMING POOL

Your homeowners insurance will cover certain damages. But let's say you host a party and your neighbor's son severely injures himself...chances are you won't be able to cover the expenses without umbrella insurance (including the lawsuit).



5 YOU OWN DOGS OR DANGEROUS PETS

If that dog gets loose from his leash and so much as lays a scratch on someone outside your household...you are most certainly in for a lawsuit. Be aware that some umbrella policies exclude injuries caused by certain dog breeds.



6 YOU FREQUENTLY HAVE GUESTS AT YOUR HOME

The idea of being sued by a friend is not pleasant...but if they trip down your railing free stairs which leads to an expensive ER visit...you are responsible for their medical costs...

