



## Consider protecting yourself with a Personal Umbrella Liability policy.

### What is a Personal Umbrella?

A Personal Umbrella provides affordable coverage beyond your basic policies, such as your homeowners, renters, auto, or watercraft policies. It helps protect your assets (your home, for example) and future earnings, and pays for defense costs, in the event that you are sued.

### Do I need it?

Yes...because everyone makes mistakes that can lead to a lawsuit. Even if you're not at fault, a Personal Umbrella policy can also cover defense costs.

Here's just one of many examples:

During John's holiday party at home, his friend slips on a wet floor and strikes his head hard on the counter. Recovery includes a long hospital stay and rehabilitation. John's homeowners policy maxed out at \$300,000, and his Personal Umbrella policy paid \$2.5 million. Without the Personal Umbrella, John would have lost his home and paid the cost out of his own pocket.

**We strongly urge all customers to consider purchasing the highest level of limits available and a Personal Umbrella policy is an affordable way to increase your personal liability protection.**

- I would like more information about a Personal Umbrella policy.
- I acknowledge that my agent has offered me a Personal Umbrella policy and I choose to decline the purchase of this coverage. Further, this rejection of coverage applies to all future renewals. Contact our agency in the future if interested in a quote.

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Print Name

Signature

Date