



# No Personal Umbrella Insurance? It could cost you a fortune!

## DID YOU KNOW...

A Preferred Personal Umbrella insured with one house and two vehicles often pays less than **\$225** in annual premium for **\$1,000,000** of additional liability insurance coverage.

## DID YOU KNOW...

The frequency and cost of lawsuits has increased dramatically in the past decade. The following claims are real-life examples of lawsuits filed every day.

- ▶ **Internet Blogger:** The insured's daughter hated math class as well as the teacher. The daughter made several "disparaging" remarks about her teacher online. The teacher successfully sued the parents for \$750,000.
- ▶ **Faulty Furnace:** The insured's tenant claims she became ill from carbon monoxide poisoning resulting from a faulty furnace. The tenant claimed permanent brain damage and demanded \$750,000.
- ▶ **Coaching Circumstances:** A teenager, who was destined for greatness as a softball player, filed a \$700,000 lawsuit against her former coach, alleging his "incorrect" teaching style ruined her chances for an athletic scholarship.

## DID YOU KNOW...

Your family and your daily activities result in lawsuit exposures every day. You should consider purchasing an Umbrella policy if:

- ▶ Your assets are greater than your insurance liability limits.
- ▶ You are financially responsible for children.
- ▶ You frequently host guests on your property.
- ▶ Your residence includes a swimming pool.
- ▶ You own watercraft or off-road vehicles.
- ▶ You own rental or vacation properties.
- ▶ You participate in volunteer activities.

## Personal Umbrella Insurance... *A small price to pay for peace of mind!*

USE THE WORKSHEET ON THE BACK OF THIS PAGE TO TOTAL YOUR ASSETS AND IDENTIFY UNINSURED ASSETS

