True Story #1

We were away on a weekend trip. My teenage daughter stayed at home. She had some friends over and things got out of control. Our house caught fire and several teens were badly injured. The house was covered by my homeowners insurance policy. This policy also covered us for up to $300,000 for the injuries to the teens. This wasn't nearly enough coverage. Despite years of hard work and savings, I was forced into bankruptcy.

Jim M., Pennsylvania

True Story #2

I was on my regular trip home from work. There was a slight drizzle and the highway was a little slippery. Suddenly another driver cut into my lane. We crashed and then slid into several other vehicles. The other driver had no insurance. Seven people in the other vehicles made claims against me and the other driver. Well guess who has to pay. Just because you are a good driver, it doesn't mean that you won't have to pay for an accident.

Andrea L., New Jersey

True Story #3

I had a horrible accident. Something went wrong with the car and it crashed into a man who was standing on the sidewalk. The man had severe injuries. My agent recommended that I pay $618 premium for $5,000,000 in personal umbrella coverage. I'm glad that I listened to her advice because the man will be taken care of and my financial future is protected.

Kathy G., California

BOTTOMLINE

It can happen to anyone.

Protect Yourself with Personal Umbrella Insurance.

Check out the affordable rates for

$1 Million to $10 Million

Personal Umbrella Policies.

Quick Summary of Protecting Your Assets

- This world-wide coverage takes over where your auto and homeowners coverage ends.
- Protects you from seemingly minor accidents that turn into major legal lawsuits, even when it's not your fault.
- Personal Umbrella can pay for expensive legal defense and exorbitant settlements.
- Rates for Personal Umbrella policies are affordable.
- These policies make a lot of common sense for asset protection.
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PERSONAL UMBRELLA

PROTECTION AGAINST THE BIG LOSSES

Talk to Your Agent Today About Personal Umbrella Coverage

Protect Your Assets with Personal Umbrella Insurance

In today's legal environment, multi-million dollar claims are now common place rather than an exception.

If you have a claim over your insured amount, your cumulative assets (your home, cars, savings and investments) can be taken.

Protecting yourself against a major lawsuit is easy. It's called Personal Umbrella insurance.

One Accident Can Bring You Financial Hardship

In your swimming pool, on a motorcycle, during a recreational activity, or in your family car, an accident could result in an expensive lawsuit and excessive legal judgments.

Personal Umbrella insurance protects you from these judgments and your legal bills too.

In case of an unexpected, catastrophic loss, your auto or homeowner policies may not cover the final bill, but Personal Umbrella insurance can fill the gap.

With an affordable personal umbrella policy and available limits from $1,000,000 to $10,000,000 (and higher if necessary), your financial welfare is secure.

What Else Can a Personal Umbrella Policy Cover?

- Secondary Residences
- Rental Units
- Watercraft
- Motor Homes
- Motorcycles
- Ranches and Farms

Also Available to

- Youthful Drivers
- Senior Drivers
- Celebrities
- High-Profile Professionals

How Can You Not Afford It?

Rates start as low as $200 annually for $1,000,000 in coverage. Call your agent today for a free quote.

Personal Umbrella protection goes beyond what your present policies cover.
Protect your assets and your family's economic security with a "second layer of protection."