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

DID YOU KNOW…

A Preferred Personal Umbrella covering one house and two vehicles often costs less than **$225** in annual premium for **$1,000,000** of additional liability 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

How much do you have in Assets?

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Assets that are uninsured are, essentially, insured by you and can be included in a large liability settlement. For example, if your total assets are $500,000 and your automobile liability insurance limit is $300,000 you are left with $200,000 of uninsured assets! Use this worksheet to total your assets and identify uninsured assets

ASSETS

CASH:

Checking	_____
Savings	_____
Certificates of Deposit	_____
Life Insurance Cash Value	_____
Other	_____

INVESTMENTS:

Mutual Funds	_____
Stocks	_____
Bonds	_____
Treasury Bills	_____
Other	_____

PERSONAL:

Home(s)	_____
Car(s)	_____
Art and Collectibles	_____
Jewelry	_____
Furnishings	_____
Other	_____

RETIREMENT:

Pension Value Today	_____
Tax-Deferred Accounts	_____

FUTURE EARNINGS: _____

TOTAL ASSETS: _____

Total Assets	_____
Auto Liability Limit	_____
Assets - Auto Liability Limit =	
Uninsured Assets	_____

Total Assets	_____
Homeowner Liability Limit	_____
Assets - Homeowner Liability Limit =	
Uninsured Assets	_____

The Personal Umbrella policy represents one of the best values in insurance. Compare the cost and limits of your auto policy to the cost and limits of a Personal Umbrella policy. You have worked hard to build your assets. Isn't the cost of a Personal Umbrella worth your peace of mind in knowing that your assets are protected?