

# Extra Coverage & Peace of Mind

## UMBRELLA POLICY

Chances are you've heard of Umbrella Coverage before, but you may not understand why it's a great addition when you already have regular insurance.

### Let us help illustrate...

Think of regular insurance like wearing a raincoat in the rain. It provides protection from the droplets and keeps you dry. But if it really starts to pour, you need an umbrella to make sure you don't get wet. Think of that umbrella as your Umbrella Policy... covering all your other policies (the raincoat) for further protection.



### Extended Home & Auto Coverage

An umbrella policy **extends the limit of coverage for damages** to your home or others when they're on your property. This provides you with more financial protection (up to \$5 million) for necessary repairs, legal fees and medical bills if you are sued after an accident.

### What else can umbrella insurance help with?

In addition to extending coverage limits on your regular home and auto policies, you have flexibility when picking additional umbrella options such as:

- Personal injury coverage: for claims of libel, slander, defamation of character and more
- Worldwide coverage: for incidents that happen abroad
- Vacation rental liability: protection for accidents involving boats, jet skis, scooters and other rentals
- Defense coverage: for legal fees and court costs

### So why should you have an umbrella?

**Plainly put, your assets, home equity, retirement savings and more could be at risk from legal liability claims without the right level of coverage.**

And while it might seem intense to get that much protection for an accident that hasn't even happened, you'll be thankful you did once those legal and medical expenses start piling up. In the end, personal umbrella coverage exists to protect you and your family in case you ever get "caught in a rainstorm".