



# Do You Need Umbrella Insurance?

Umbrella insurance provides an extra layer of protection if you're held responsible for injuring someone or damaging their property. An umbrella policy can offer coverage if you incur claim expenses that exceed the limits for your homeowners, auto or other personal liability insurance policies.

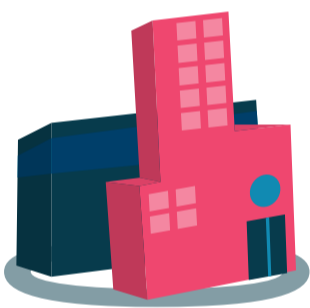
## Common Reasons To Obtain an Umbrella Policy

You have significant savings or other assets.



You want to protect against potential losses of income.

You own property (especially investment property).



You own a business.

You coach youth sports.



You are a landlord.

You participate in activities that could easily injure others (e.g., skiing or surfing).



You own items, property or pets that can lead to injury lawsuits (e.g., pools, trampolines, guns or certain dog breeds).

You have inexperienced drivers in your household.



## Contact Us Today

No matter your net worth, umbrella insurance can serve as a fail-safe to protect your savings and assets. This coverage is important, affordable and vital for numerous situations.

For more information, contact us today.

