



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.

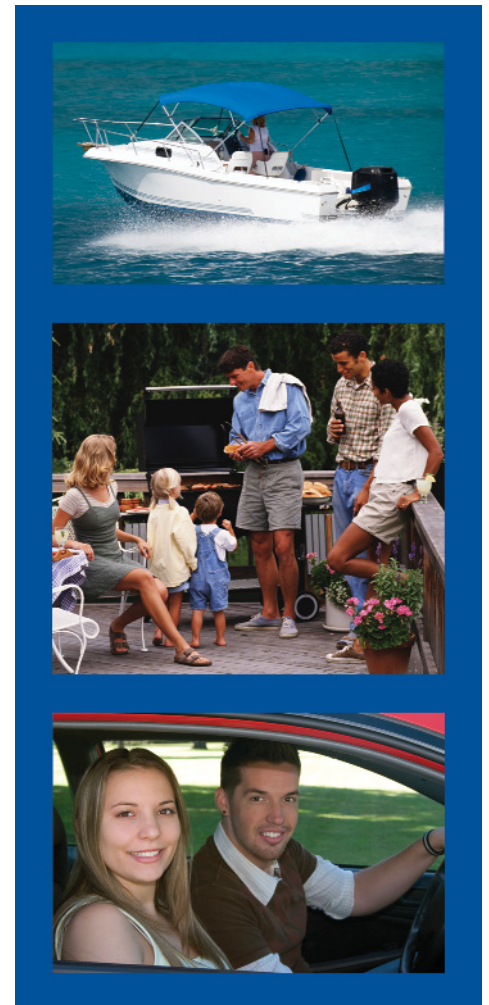
DID YOU KNOW...

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?

NO PERSONAL UMBRELLA INSURANCE? IT COULD COST YOU A FORTUNE!

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?