

Personal Umbrella

Your rainy day protection



Life can throw us a curveball at any moment and accidents can happen to the most responsible people regardless of age or experience. Often these accidents can have catastrophic consequences, altering our life as we know it and changing the plans that we had created for ourselves. How will these sudden changes affect our accumulated assets? How will it affect our future income? How will it affect our overall financial security?

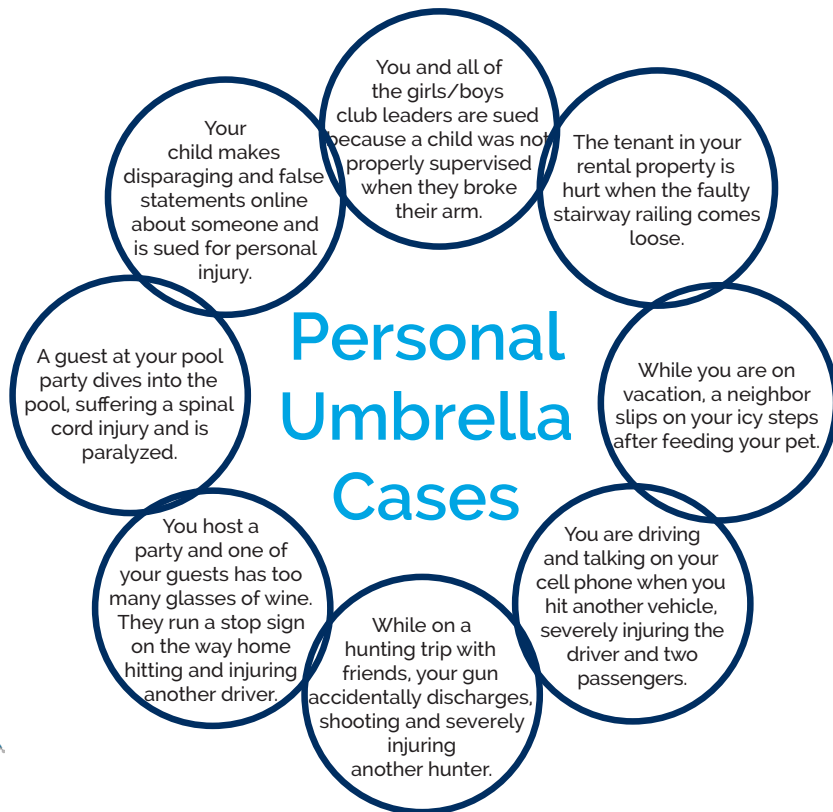
Jury awards in personal liability lawsuits are unpredictable and typically determined on the severity of an accident and the amount of personal trauma, not the amount of money we make. These awards can exceed the liability limits on an insurance policy or maximum limits offered by the insurance companies.

A personal umbrella policy is an inexpensive way to protect personal assets and future income potential.

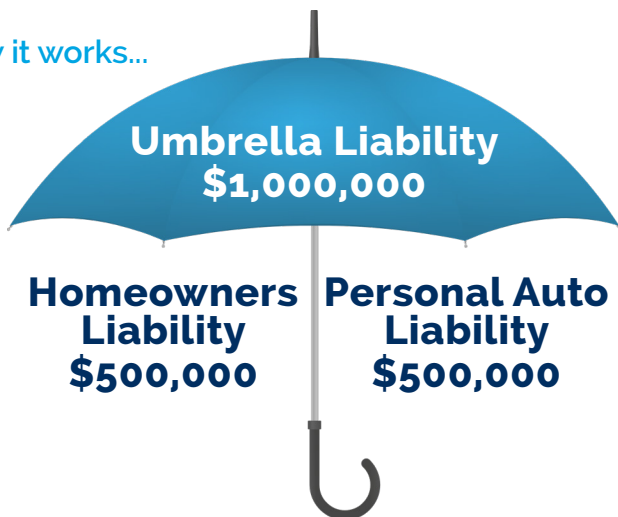
Q: So who needs an umbrella policy?

A: Without a crystal ball, everyone should have an umbrella. We strongly recommend a personal umbrella policy for those who fall into the following categories:

- Professionals or those in a target occupation such as a doctor or lawyer.
- Anyone who holds an executive position.
- Anyone who owns a business or is a business partner.
- Those with assets or accumulated wealth that currently exceeds the liability limits on their insurance policies
- Those with greater liability exposures than the average household (renal properties, ATVs or other recreational vehicles, swimming pools, teenage drivers, etc).
- Those who have retired, or are nearing retirement.
- Anyone in the public limelight (actor, athlete, public official, journalist, etc).



How it works...



In a loss, your homeowners, personal auto, or other liability policy limits are maxed out. The umbrella policy provides additional coverage up to the limit of the umbrella policy.

Our goal is to give you peace of mind knowing that the things that are important to you are protected at every stage in your life. We are here to assist you with an umbrella liability policy. Contact us today at info@fifs.com or 267.384.5300.