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## 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?

- 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).

You and all of the girls/boys club leaders are sued Your ecause a child was no The tenant in your child makes properly supervised rental property is disparaging and false when they broke hurt when the faulty statements online their arm. stairway railing comes about someone and loose. is sued for personal iniurv. **Personal** A guest at your pool While you are on party dives into the vacation, a neighbor **Umbrella** pool, suffering a spinal slips on your icy steps cord injury and is after feeding your pet paralyzed. Cases You host a You are driving party and one of and talking on your your guests has too cell phone when you many glasses of wine. hit another vehicle, They run a stop sign While on a severely injuring the on the way home hunting trip with driver and two hitting and injuring friends, your gun passengers.

How it works...

Umbrella Liability \$1,000,000

Homeowners Liability \$500,000

Personal Auto Liability \$500,000

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.

accidentally discharges,

shooting and severely injuring another hunter.

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.

another driver.