

# HERE'S WHY YOU NEED UMBRELLA COVERAGE

## WHAT IS AN UMBRELLA POLICY?

### Affordable peace-of-mind.

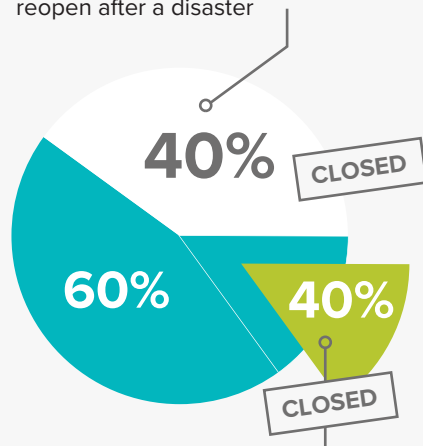
Umbrella policies provide an additional layer of protection to your existing liability coverage. It protects you in case the big stuff happens. And it does very cost-effectively.



## WHY DO YOU NEED IT?

### It's smart business.

40% of businesses do not reopen after a disaster



Of the 60% that reopen,  
25% fail within the first year

### Safeguard your business & finances:

- Increases Protection  
Umbrella coverage gives you increased protection at a reasonable rate – it's more cost-effective than increasing limits.
- Limits Exposure  
Limits your exposure and liability – always good.
- Expands Coverage  
Covers things excluded in your regular policies – things you haven't even thought of.

## HOW MUCH DO I NEED?

### That all depends.

If you're in a major urban area, always go high. Hopefully, you'll never need it. But if you do, it's the difference between staying in business, or not.



## WHEN SHOULD YOU GET IT?

### Why wait?

It's generally the last piece of the insurance puzzle, since you can only get an Umbrella once you've got your other liability policies in place.

Best timing: Right now. Or when you're renewing your insurance.

