

HERE'S WHY YOU NEED UMBRELLA COVERAGE

WHAT IS AN UMBRELLA POLICY?

Affordable peace-of-mind.

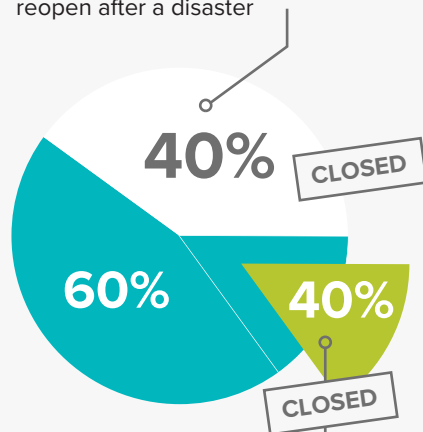
An Umbrella policy provides an additional layer of protection to your existing liability coverage. It protects you in case the big stuff happens. And it does so very cost-effectively.



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.

