

Umbrella Insurance:

## You Don't Have To Be A Millionaire To Be Sued Like One!



### How Does Umbrella Insurance Protect You?

Umbrella Insurance is a separate insurance policy that provides **liability** coverage above and beyond the limits that you already have on your auto, home and boat insurance.

Whether you are considered at-fault in an auto accident, or whether somebody gets hurt on your property – if you are held liable for an amount that exceeds the limits of the underlying policy, **you** are responsible for the difference.

That puts your home, savings, retirement plan, and even future earnings at risk.

A personal umbrella policy stacks on top of your underlying insurance policies and is activated when the underlying policy reaches its liability limits.

A personal umbrella policy is available in increments of \$1 million, up to \$10 million or more, starting at only \$15 / month.

The “most important coverage” comes at the best value: A personal umbrella policy offers the best value for your insurance budget. About \$20 per month buys you \$ 1 million additional liability protection.



*Umbrella Insurance is available starting at only \$15 per month!*

### Who Needs Umbrella Insurance?

We urge *everyone* to carry Umbrella Insurance as part of their protection plan. Why? Because we are all human. And humans make mistakes. And in today’s lawsuit-crazy world, a mistake can cost you your savings. Your home. Your future.

You think you don’t need it? If you fit one of the high-risk profiles below, please re-consider:

- **Single Professionals**
- **Dual-Income Couples**
- **Young Families**
- **Parents of Teen Drivers**
- **Retirees**
- **Dog Owners**
- **Boat Owners**
- **Homeowners**
- **Motorcyclists**
- **Skiers**

**More Questions?**

**Please call us at 425.379.9200. We’re here to help!**

## Could This Happen To You?

### Just Looked Down For One Moment...

A middle-school teacher on his way to work looks down for a moment to turn up the traffic report on the radio. He swerves and strikes a pedestrian, a single mother of two. She is severely injured and requires several months of hospitalization.

The teacher's income is \$45,000 a year, he owns a \$300,000 home, and carries a \$250,000 liability limit on his auto policy. The pedestrian sues the teacher for \$800,000 to pay for her medical expenses, lost wages, child care, and pain and suffering.

#### Here's what happens *without* an Umbrella:

The auto insurance carrier will pay the policy limits of \$250,000. The pedestrian's attorney will pursue the remaining \$550,000 from the teacher. At this point, the teacher must hire, at his own expense, an attorney.

And what's next? Sell his home? Give up his savings and retirement funds? Deplete his children's college funds? Have his future earnings garnished? Get a second job?

#### Here's what happens *with* an Umbrella:

With a \$1 million umbrella policy, the umbrella insurance company will work with the auto insurance company and the pedestrian's lawyer to settle the costs and demands. The umbrella policy provides a lawyer for the teacher and pays for legal fees. The umbrella insurance company's adjuster is familiar with lengthy and complicated claims, and helps the teacher manage through this stressful, catastrophic event.

## Could This Happen To You?

### Just A Little Backing Accident



A Washington driver reported backing a Ford pickup into a fire hydrant in a typical commercial warehouse area with a large parking lot. The resulting damage and expenses included:

- ✓ Fire hydrant replacement including cost of installation.
- ✓ Damage to the parking lot caused by the sinkhole created by water escaping from damaged fire hydrant. *Did you know that a six-inch water main connected to a fire hydrant can discharge up to 1500 gallons of water per minute?*
- ✓ Bill for hundreds of thousands of gallons of water.
- ✓ Creation of a large lake in the remaining parking lot, causing additional damage to structures and requiring special handling and pumping.
- ✓ Cost of business interruption due to lack of access.
- ✓ Extra security to block off the damaged area.

