



Umbrella Liability Coverage

Dollar for dollar, the personal umbrella liability policy is considered one of the best personal insurance buys. Find out why!

CONTACT US TODAY:

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Personal Umbrella Liability Basics

It's an unfortunate fact that accidents happen—and it's not uncommon for jury awards and out-of-court settlements to run into the millions. While it's difficult to pinpoint the monetary consequences of the risks you and your family take each day, are you certain your current liability insurance offers you enough protection?

For example, what if:

- Your teenager runs a stop sign, causing a serious accident?
- A deliveryman falls on your sidewalk and is seriously injured?
- A babysitter is injured by your otherwise friendly dog?

If you are found to be legally responsible for injuring someone or damaging their property without a personal umbrella liability insurance policy, anything beyond the limits of your standard liability insurance coverage will come out of your own pocket. Standard liability insurance generally includes homeowners, renters, auto and watercraft policies.

Like an umbrella that protects you from the rain, a personal umbrella liability policy provides an extra layer of insurance coverage over your standard liability policies. It protects your personal assets by kicking in when your standard liability coverage is exhausted.

How Much Coverage Do I Need?

You'll want to take into consideration not only your total personal assets but also your potential personal risks. For example, do you operate a business in your home and have employees and clients to your home on a regular basis? Does your profession or location of your home make you an easy target for a big settlement? Determine your personal risks to evaluate the amount of additional liability coverage that makes the most sense for you.

Coverages start at \$1 million, and can go as high as \$10 million. When considering the value of the umbrella policy, discuss your personal needs with Brown & Brown Insurance.

How Much Does Coverage Cost?

Additional liability insurance is inexpensive when compared to the added coverage you gain. Depending on the policy value and your personal risk factors, such as recent auto tickets, your credit rating, etc., a \$1 million umbrella policy typically costs about a dollar per day. Costs go up an additional \$50 - \$75 for each million thereafter.

Don't wait for a rainy day to find out you need the additional protection a personal umbrella liability policy can provide. Call Brown & Brown Insurance today at 805-965-0071 to discuss your unique needs and learn about all of our liability insurance solutions.

Get the Best Rate

It's a good idea to source all your liability policies from the same insurance company; ask about our multi-policy discounts.

Who Needs an Umbrella Liability Policy?

You do! Contrary to popular belief, umbrella liability policies are not just for the wealthy. At Brown & Brown Insurance, we recommend that everyone should consider carrying an umbrella policy. If you engage in a high-risk activity or hobby that increases your odds of getting sued (such as having a teenage driver, owning a swimming pool or entertaining frequently), it is wise to supplement your insurance with a personal umbrella liability policy.

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Know your coverage, know your risk.