

## Questions & Answers about The Big Umbrella

Below are some actual questions A&M has received from prospective customers. The answers may help you see the value and breadth of this important coverage.

**Q. Curious about the ability cover independent insurance agents? We have 1,100 members and 80% of them have less than 5 employees.**

*A. The Big Umbrella is a great fit for independent insurance agents. Of course, it doesn't cover the professional liability.*

**Q. I know you mentioned dentist, real estate agents but didn't see them on the list?**

*A. While not specifically listed on the guides these classes are eligible.*

**Q. Also curious about dog/cat groomers and veterinarians.**

*A. Vets are not a problem, and as long as the underlying policy for the vet & the groomer covers the animals, we should be able to cover these risks.*

**Q. I also needed your answer regarding the one owner that has more than one business? I'm a Real Estate Agent but I also have some rental properties.**

*A. The Big Umbrella would cover the real estate office and the rentals*

**Q. Or, I sell Insurance and am a Real Estate Agent.**

*A. We can write this policy.*

**Q. If wife is a florist and husband owns an appliance store, are they on one Big Umbrella or 2 Big Umbrellas?**

*A. One policy.*

### Questions of your own?

Email [info@amqts.com](mailto:info@amqts.com) or call A&M at (323) 255-2333 for details & assistance.

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