

# WHY YOU NEED AN UMBRELLA POLICY



**RLI**<sup>®</sup>

PERSONAL UMBRELLA POLICY

## DO YOU...

- have a family
- own a home or a car
- want to protect your future earnings
- want to protect your assets against a lawsuit or judgment

*Make sure your loved ones and assets are fully protected with a personal umbrella policy.*



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## WHY DO YOU NEED A PERSONAL UMBRELLA POLICY?

### BECAUSE UNEXPECTED EVENTS HAPPEN.

**Scenario:** In Louisiana, an insured's teenage son was driving his younger sister and her friend to the movies. He lost control of the vehicle, left the road and hit a telephone pole. The friend permanently lost the use of her right arm and suffered severe brain injuries resulting in permanent brain damage.

**Outcome:** The claim was settled for \$1,350,000—more than the insured's auto policy would cover. Since the liability limit of the auto policy was reached, the personal umbrella policy covered the remaining amount. Without the personal umbrella policy, the insured would have had to pay the amount beyond that auto policy liability limit out of pocket.



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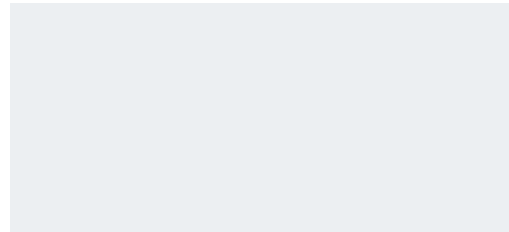
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## WHAT IS A PERSONAL UMBRELLA POLICY?

A personal umbrella policy increases your overall liability coverage with an extra layer of protection beyond the basic coverage provided by your homeowners and auto insurance policies.

**Call today for a quote!**



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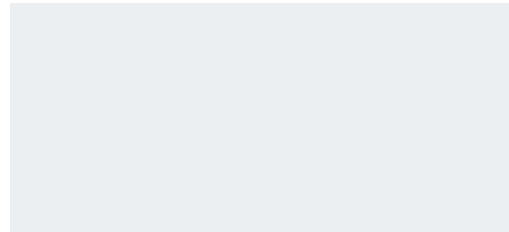
DIFFERENT WORKS

PUP-MK 504 (10/15)

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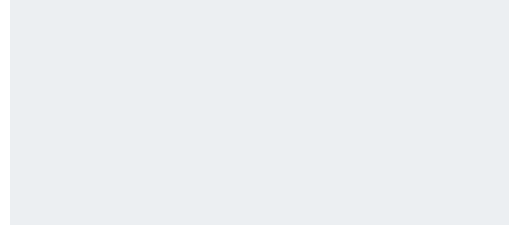
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