



KW Insurance Agency

Why do I need a Personal Umbrella Policy?

How well protected are you and your family from paying a large liability loss? A Personal Umbrella Policy could protect you against excess liability judgments for loss, injury, or even death caused by negligent acts. It is designed to provide liability protection over and above the insurance policies you currently have.

Personal Umbrella Policy is very affordable (on average \$160-250 per year) and can easily be coordinated with your existing insurance portfolio. Expect the unexpected. The following events did happen and could happen to you:

- ✓ While playing with BB guns, a boy was accidentally shot by another boy at their home.
 - *Plaintiff verdict, compensatory award of \$500,000.00*
- ✓ A man improperly installed a pool diving board at his former home that resulted in a serious injury to the home's new owner.
 - *Out of court settlement of \$2,500,000.00*
- ✓ A driver was rear ended by an uninsured motorist, which forced the driver's car into another vehicle and caused injuries to the occupant of the front vehicle.
 - *Out of court settlement \$1,250,000.00*
- ✓ A daughter hated math class as well as the teacher. The daughter made several "disparaging" and false remarks about her teacher online. The teacher sued the parents for personal injury.
 - *Plaintiff Verdict, compensatory award if \$750,000.00*

In today's society, lawsuits are occurring with an alarming frequency. Moreover, the monetary awards can be staggering. With a Personal Umbrella Policy, you are covered if limits under your primary policy are used up. Your assets, as well as your future earnings, are protected. Contact our offices today for a free consultation and quote.