

NEWS FROM QUALITY INSURANCE SERVICE

QUALITYINSURANCESERVICE.COM

PRODUCTS WE OFFER

- Homeowners Insurance
- Auto/Car Insurance
- Umbrella & Liability Insurance
- Business Insurance
- Life Insurance
- Flood Insurance

DO I NEED PERSONAL UMBRELLA INSURANCE

Consider this scenario: one of your children's friends is using your swimming pool, slips and falls, and severely injures themselves. While you did not intend for this to happen, you could be held personally liable for this child's injury and the resulting damages could quickly exceed your insurance limits.

Accidents happen. Unanticipated events—such as auto accidents resulting in permanent injury of others, a family pet attacking a neighbor, or a campfire getting out of hand and starting a forest fire—can result in expensive lawsuits. These lawsuits often exceed the coverage offered by your personal auto, homeowner, condo unit owner, or renter policies. Personal umbrella insurance offers you an extra layer of protection, increasing your limit to \$1 million or more, for a modest price.

To evaluate whether or not you need personal umbrella insurance, consider your risk. Individuals with teenage drivers, pets, swimming pools, boats, snowmobiles, hunting equipment, and other large or dangerous personal property have a higher risk of unforeseen lawsuits. In addition, personal umbrella insurance is advantageous for individuals with significant assets to protect.

Personal umbrella insurance can bring you peace of mind and protect your family from financial devastation. Call us to discuss your options.

Courtesy of Western National Insurance

