

# DO YOU NEED AN UMBRELLA POLICY?

## What's a PUP?

"PUP" stands for Personal Umbrella Policy, which provides an extra layer of very affordable liability **PROTECTION** for your personal assets and future earnings.

**ACCIDENTS HAPPEN.** That's why people have insurance. However, if you aren't protected by a personal umbrella policy, you could be putting your house or your financial assets at risk.

A personal umbrella policy substantially increases your overall liability coverage beyond the basic coverage provided under your homeowners and auto insurance policies. This low-cost policy is designed to protect you and your family against a catastrophic lawsuit or judgment.

## A SMART WAY TO PROTECT YOU AND YOUR FAMILY

You'll find a personal umbrella policy is a good idea.

- \$1 million to \$5 million in additional insurance
- You can keep your current homeowner/auto insurer
- Excess UM/UIM available in most states.
- Immediate coverage available
- New drivers accepted — no age limit on drivers
- Auto limits as low as 100/300/50 in certain cases

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## YOU MIGHT, IF YOU...

- Own a home
- Own a car
- Want to protect your future earnings
- Want to protect your assets against a lawsuit or judgment



## REAL-LIFE TRAGEDIES

- 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. The claim was settled for \$1,350,000.
- A vacationing family hired an individual to house-sit their home, giving permission to have guests and use their pool. A guest, while holding a toy belonging to the family dog, dove into the pool. The dog jumped in, knocked him off his dive, causing him to strike his head on the side of the pool. The 39 year old is now a quadriplegic. The claim was settled at the policy limit of \$2 million.
- An insured's son was at a friend's home with teens who went outside to shoot paintballs at trees. When they began shooting at each other, one ran into the house to avoid being hit. He passed the claimant who, when opening the door, was struck in the eye with a paintball fired by the son of the insured. The claimant suffered severe blunt trauma to his eye and, as a result, is legally blind due to his 20/200 vision in his other eye. The case settled for \$1.2 million.