

Protect What's Important with UMBRELLA POLICY

Are you really protected?

Umbrella insurance isn't just for the rich and famous. Whether it's a serious at-fault auto accident or an incident on your property, you can quickly find yourself responsible for damages that exceed the limits on your auto, homeowners, RV, or boat policy. An expensive judgement is the last thing you want to worry about. An Umbrella policy can help protect your assets and provide an additional layer of insurance protection.

Will your primary insurance policies be enough?

Auto, homeowners, and other property insurance liability limits may not be adequate to cover a large court judgement.

How Much Umbrella Insurance should I purchase?

Three things to consider when choosing your coverage limits:



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- **1. The risks/exposure you may face.** Consider risks as a homeowner, the risk of causing an auto accident, and potentially dangerous activities you engage in that could put others at risk.
- **2. The value of your assets.** These include properties, possessions, stocks, bonds, savings and retirement funds. The more assets you have to protect, the larger the umbrella policy limit you should consider.
- **3.** The potential loss of future income. Liability lawsuits can result in loss of both current assets and future income, even those with few assets to protect may want to consider the long-term financial consequences of a serious claim. Your future income, money you haven't eared yet can be targeted in a law suit.

Enjoy peace of mind

To make it easy for you to get the right level of coverage for your specific needs, insurance agent's offer limits ranging from \$1 million to \$10 million for customers meeting eligibility criteria. And when you require legal defense for a covered claim, the policy helps cover defense costs such as attorney's fees and other expenses. To secure this additional liability protection, contact your independent insurance agent.

Call your agent or Melbourne Insurance for an Umbrella Quote.

Melbourne Insurance is a client-focused, privately owned insurance agency providing quality insurance products for individuals, families, businesses, and non-profit.