

# Umbrella Insurance What is it? Do I need one?



*By Rich Douglas, CPCU, CIC  
L.F. Robbins Insurance Agency*

Imagine if you were sued for \$1 million or more!!!!

What would you do? How would you pay for it? Would you have to sell your house, liquidate your savings and retirement, have your wages attached for the next 30 years? These are all very distinct possibilities and every one of them could have easily been avoided if you arranged your personal liability insurance properly.

Typically the most bodily injury coverage a person obtains under their automobile policy is \$250,000 per person. The most property damage coverage is usually \$250,000 as well. Under your home insurance it is \$500,000. If you have a claim where the damages are more than any of these amounts then you are responsible for the difference and will use any and all of the methods above to settle the judgment.

These limits may seem adequate but unfortunately many times they are not. Having an umbrella policy to pick up where your underlying policies finish is a fantastic way to round out your liability protection. Who wants to work so hard for everything and then have it all taken away, including your future earnings, because of one mistake? The answer is nobody.

**Would you be surprised if you were told that the cost of a \$1 million umbrella policy can be as low as \$160 per year?** That is less than 50 cents a day! A \$2 million umbrella is as low as \$290, less than a cup of coffee a day. Higher limits up to \$5 million are easily attainable.

Protect your current and future assets by talking to your Independent Insurance Agent about this valuable protection and make sure you do not make the mistake of not having your liability coverage properly arranged.



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*Rich and his wife Kristy have lived in Pepperell for 20 years and have raised their 2 children there. He has been an Insurance Agent for 28 years. You can contact Rich at: Cell: 978-857-6295, rdouglas@lforobbins.com*

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## PROTECT YOUR ASSETS & YOUR FUTURE

In today's society, lawsuits occur with alarming frequency. Although your homeowners and automobile policies may protect you against a minor misfortune, they may not give you the needed protection against a catastrophic loss. A Personal Umbrella Policy can be an affordable solution.



**For a person that owns 1 home and 2 autos, a \$1,000,000 umbrella policy could cost as low as \$160 per year!**



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WE COVER YOUR INTERESTS

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