

*What if you were found at fault in a major traffic accident? Or sued for an accidental injury to a guest on your property? An umbrella policy helps protect you from the unexpected because ...*

# ... anything can happen



**What is personal umbrella liability insurance?**

Personal umbrella liability insurance acts like an umbrella, sitting on top of your auto, homeowners, boat and RV liability policies to provide an extra layer of protection above your home and auto coverage. It protects you, your spouse and all of your family members in your household.

Lawsuits and accidents can happen anytime, anywhere, to anyone. A personal umbrella policy pays after you have exhausted your liability limits under your primary coverage if you are sued for damages suffered by someone as a result of an accident, especially an unexpected catastrophic accident involving your car or property. It pays for covered claims, as well as the cost of a lawyer to defend you in the case of a lawsuit.

Just think of it as your peace of mind policy!

**Why is an extra layer of protection important?**

Let's say your neighbor falls and injures himself at your home or in your yard. You're liable, simply because the accident occurred on your property. If your neighbor requires surgery and misses months of work, the liability coverage under your homeowner policy could be inadequate (most homeowner policies typically provide a liability coverage limit of anywhere from \$100,000 to \$500,000). If you have to respond to a lawsuit, and the liability coverage under your homeowners policy isn't adequate, your present and future assets could be at risk.

A personal umbrella policy provides the following extra protection:

- Worldwide liability coverage
- Higher liability limits
- Personal injury coverage

**How much does a personal umbrella policy cost?**

A personal umbrella policy is inexpensive compared to the amount of protection it provides. It's an unbeatable value! For a small additional premium, typically anywhere from \$150 to \$300 annually, you can get additional liability coverage ranging from \$1 million to \$10 million (\$1 million uninsured/underinsured motorist coverage is also available). There are restrictions to what an umbrella policy can cover; claims related to a business, or intentional acts, for instance, are not covered.

**How can I get personal umbrella coverage?**

Call your Westfield agent today! They have the knowledge and expertise to help you with a personal umbrella policy, including explaining what an umbrella does and making sure you meet the minimum liability requirements on your home and auto coverage.



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