



# Personal Umbrella Insurance Coverage

At Scott, our **Personal Insurance** team is committed to helping individuals and families protect their hard-earned assets. Our dedicated team of professionals provides the highest level of service and world-class insurance coverage, including:

- Home, including coastal properties and estates
- Auto, including antique/classic vehicles
- Motorcycles, ATVs and RVs
- Boats, yachts and personal watercraft
- Private aviation
- Jewelry, fine arts, guns, private collections, etc.
- Flood and earthquake
- Workers' Compensation for domestic staff
- Professional liability
- Personal umbrella policies

While most people are familiar with the more common coverages of home and auto insurance, another important coverage that we highly recommend for our clients is a personal umbrella insurance policy.

## ***What is personal umbrella insurance?***

- Extra liability coverage over-and-above the limits on your auto or homeowner's policies
- An extra layer of protection at a relatively low cost

## ***What are the benefits of umbrella insurance?***

- Protects your assets should you be involved in a large loss resulting in a lawsuit
- Helps cover attorney fees and other costs associated with lawsuits

## ***When would umbrella insurance be used?***

Serious car accidents can quickly exhaust auto policy limits. What happens if you are determined to be at fault in an accident that injures others and your auto limit is not enough to cover the medical bills? You could be facing a lawsuit and your personal assets could be on the line.

Similarly, catastrophic medical bills can arise from a number of incidents on your property – slips and falls, dog bites, swimming pool accidents, etc.

In these cases, if you are found liable for damages, your personal umbrella policy would add additional coverage and help pay legal fees associated with a lawsuit.

## ***Is personal umbrella insurance a good fit for me?***

We recommend umbrella insurance for all of our clients. Accidents happen, and anyone can find themselves facing a liability claim, regardless of their economic status.

Contact a **Scott Personal Insurance Account Executive** to learn more about personal umbrella coverage or any of our other personal insurance services.

