



## Personal Umbrella Insurance

**The Personal Umbrella Policy provides protection in the event of a catastrophic claim, lawsuit or judgment.**

Personal Umbrella protection provides excess liability insurance over the primary coverage that is included in your auto, residence and other similar policies. Primary policies often have \$300,000 to \$500,000 as the maximum they will pay on your behalf should you be found negligent in a court of law.

A personal Umbrella requires the insurance company to both pay for your legal defense costs and, should you be found negligent, it will pay your legal liability as determined by the court. Additional protection starts at \$1,000,000 and has for the last 40 years. Today, most clients start purchasing this protection at \$2,000,000 such that when added to the \$300,000 / \$500,000 above the combined total payout before you personally must pay would be \$2,300,000 to \$2,500,000.

**TRICOR represents many of the top insurance companies available.**

### Three Reasons to Purchase this Protection:

**First, if you have assets** or are planning at some time to buy a home, get married, have children, or save for retirement, you need this protection. In the event of a serious accident, you personally do not have to pay for someone's home, take care of their financial needs, pay for their medical bills or put their kids through college.

**Second, if an accident is your fault** and people really are seriously hurt, there is a moral responsibility to take care of them.

**Third, the health insurance company paying for the medical expenses of those you have hurt** will bring a suit against you for the costs they incur. If there is property damage, the owner of that property will also bring a claim against you. If they had insurance, their insurance company will then bring a claim against you.

### An Umbrella Policy costs less and does more.

If you can work this into your budget, we strongly encourage you to purchase this protection. From a risk management perspective, you pay so little and get Millions in protection. Please find a way to work this into your insurance budget. Find savings, elsewhere by increasing your deductible or by taking physical damage coverage off a vehicle or eliminating other non-essential options.

### It can happen fast!

Ice on a Bridge  
A child on a bike  
A party at your place  
A swerve for a small animal  
A distraction caused by a passenger  
A day at the park or boating with friends  
A long day, a few more miles and we are home.

### How much does it cost?

**Umbrella policies usually cost the least of all premiums.** One million in protection and just one car and one residence might be \$120 to \$160 annually. The questions we ask help us understand the risks you have, how substantial they might be, and how we can best serve you.



### Get a Quote

We represent many of the top insurance companies and can provide the best combined value – protection, price and service. Up to 6 companies will quote immediately, based on eligibility. The others we must email. Sometimes there is an added question or two we must obtain before a quote is provided. Use the [Free Consumer Rate Quote](#) program.

At TRICOR, we understand personal insurance. You need to protect your home, your family and your possessions. Often, we recommend ONE policy that covers most exposures – autos, home or renters, condo, liability, toys and boats, jewelry, bikes, kayaks, canoes, jet skis, collector cars, etc. Talk to our agent for the best insurance package for your needs.

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YOUR RISK MANAGEMENT PARTNER  
Call 877-468-7426  
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