

# Do I need a personal umbrella policy?

## You might if you...

- ▶ Own a home
- ▶ Own a car
- ▶ Want to protect your future earnings
- ▶ Want to protect your assets against a lawsuit or judgment

## What's a PUP?

"PUP" stands for Personal Umbrella Policy, which provides an extra layer of very affordable liability protection for your personal assets and future earnings.

**ACCIDENTS HAPPEN.** That's why people have insurance. However, if you aren't protected by a personal umbrella policy, you could be putting your house or your financial assets at risk.

A personal umbrella policy substantially increases your overall liability coverage beyond the basic coverage provided under your homeowners and auto insurance policies. This low-cost policy is designed to protect you and your family against a catastrophic lawsuit or judgment.

### Real-life tragedies

- ▶ In Louisiana, an insured's teenage son was driving his younger sister and her friend to the movies. He lost control of the vehicle, left the road and hit a telephone pole. The friend permanently lost the use of her right arm and suffered severe brain injuries resulting in permanent brain damage. The claim was settled for \$1,350,000.
- ▶ A 41-year-old periodontist suffered injuries to his face and fingers following a head-on automobile accident. A California jury assessed the defendant damages of \$576,000.
- ▶ Two friends were on a hunting trip in the Connecticut woods when the defendant's gun accidentally discharged. The victim was struck in the eye by a pellet. In an out of court settlement, the defendant agreed to pay damages of \$192,000.



*A smart way to protect you and your family!*

A personal umbrella policy (PUP) is a good source of protection because it's:

- ▶ **Flexible.** Choose from \$1 million to \$5 million coverage limits, whatever best fits your needs.
- ▶ **Available.** Take advantage of the program and still get auto or home coverage from whatever insurance company you choose.
- ▶ **Affordable.** Low premiums for significantly increased coverages.
- ▶ **Friendly.** Most people easily qualify for the program.
- ▶ **Easy.** Receive a quote with 10 quick questions.

RLI, rated A+ by A.M. Best, offers you a personal umbrella policy to help you protect your hard-earned assets. Getting a rate is easy and coverage is very affordable.



**Get a no obligation quote today!**



**ROGER SMITH**  
INSURANCE AGENCY  
*We Listen & Give Choices*

(419) 447-9900 • [Tiffininsurance.com](http://Tiffininsurance.com)  
Auto • Home • Business • Life • Health • Annuities

**RLI**