

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!

why **RLI**