



**You do not need to be wealthy to be sued. Everyday risks can expose anyone to a large loss.**

Protect what you have worked hard for. An Umbrella policy provides necessary protection, typically in excess of your home and personal auto policy. It may even pay for losses not covered by those policies.

## — THE TOP THREE REASONS — YOU SHOULD CONSIDER A PERSONAL UMBRELLA



**Liability risks are everywhere. What could go wrong, can go wrong.**

Auto accidents, dog bites, guest injuries, recreational vehicle accidents, social media activities. If something happens, are you covered?



**Without it, you could lose everything.**

Your savings, investments, retirement, future earnings, maybe even your home. All are at stake.



**It's the cheapest \$1 million insurance you can buy.**

For a small amount each month, you can protect all you've worked hard for.