

Since 1962

*Manor Insurance Agency, Inc.*

*"Filling your insurance needs without emptying your wallet!"*



# White Paper

## Personal Umbrella Insurance

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To really feel secure about protecting your assets and your future, you may need the extra level of protection provided by a personal umbrella liability insurance policy.

### What's Peace of Mind Worth to You?

An umbrella policy provides additional layers of liability protection. If the liability limits are exhausted on your home, auto, or other underlying insurance policy, your umbrella insurance policy takes over and provides you with additional protection. The cost is minimal compared to the comfort of knowing you're covered.

### Do You Have Enough Liability Insurance?

Imagine what would happen if your dog was to bite a neighbor's child, or if there was an accident on your rental property. What would happen if a fire in your condo spread to other units? If any of these things happened to you, **there's a good chance your current liability limits wouldn't be adequate** to protect your assets, or your future earnings.

### Liability Insurance Starts When the Others Stop

Once the liability limits are exhausted on your home, auto, or other policy, your umbrella policy takes over and provides a second layer of protection of at least \$1,000,000. Higher limits may also be available. Talk with Manor Insurance Agency to determine the right amount of coverage for your needs.

### Broad Coverages

An umbrella insurance policy also pays some claims not covered by your home, auto, or other underlying insurance. The policy covers not just you, but your spouse and all family members living in your household, anywhere in the world. Legal defense fees are also paid.

The right coverage for you is unique – talk to a Manor Insurance Agency representative today to find out how to protect yourself, your family and your future with the right personal umbrella insurance for you.

Just call **562-862-8669** to speak with one of our licensed agents and determine the right coverage for you.