



## CLAIMS EXAMPLES

### Auto Accident

You accidentally run through a stop sign, causing a serious accident.

### Property Incident

A delivery person falls in your driveway and is seriously injured.

### Off-Premises

You injure another person in a golf cart.

### Personal Injury

You are sued for libel/slander for posting a seemingly harmless comment online.

## POLICY HIGHLIGHTS

- Protect current assets
- Protect future earnings
- Legal defense
- Excess uninsured/underinsured motorist coverage (optional)

# UMBRELLA COVERAGE

## Preventing Financial Ruin

### How much coverage do I need?

If you are found to be legally responsible for injuring someone or damaging their property without a personal umbrella, anything beyond the limits of your home and auto coverage will come out of your own pocket. It's not uncommon for jury awards and out-of-court settlements to run into the millions.

### Is coverage affordable?

Umbrella liability coverage is inexpensive when compared to the added coverage you gain. A \$1 million umbrella typically costs less than \$300 a year, and increases by \$50-\$100 annually for each million thereafter.

### Why Vizance

As a privately-held independent insurance agency, we pride ourselves on providing unbiased advice to our clients. We enjoy meaningful partnerships with the best insurance carriers in the industry, and believe in a comprehensive approach to risk management.

As relationship-focused advisors (and client service fanatics), we serve our clients with proactive intention, and strive to positively impact them in all interactions.