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DO APRIL SHOWERS BRING MAY FLOWERS? SHOULD YOU CONSIDER AN UMBRELLA POLICY? YES, THEY DO, AND YES, YOU SHOULD...



**By Heide Peters,
Rothenberger
Insurance Services**

Personal umbrella insurance is a type of insurance that extends liability insurance from your homeowners and automobile policies, giving you higher limits of liability coverage. Personal umbrella policies offer extended coverage starting at \$1 million and going as high as \$10 million. It covers a broader range of situations that may not be covered by auto, homeowners, or boat insurance. Umbrella policies are typically very affordable, especially when written in a bundle with the same company as your automobile and homeowners' insurance. A \$1 million umbrella policy will normally run between \$150 and \$300 annually.

What Does an Umbrella Policy Cover?

It could be a serious car accident involving extensive medical bills or an incident on your property, and you might quickly be finding yourself responsible for damages higher than the limits of your auto, homeowners, or boat policy. That's when having an umbrella insurance policy can provide coverage that goes beyond the limits of your primary coverage. It can also help cover defense costs, attorney fees and other charges associated with lawsuits, plus liabilities that happen outside the United States. These days, anyone can be faced with a lawsuit, even if you think you've done nothing wrong. That's why it's very important to consider adding an umbrella policy as an extra layer of protection for your assets, as well as your piece of mind. Typically, umbrella insurance can help provide coverage for claims like libel, slander, defamation of character and invasion of privacy. It is also extra liability for things such as your pet biting someone, or someone falling on your property and

getting very seriously injured and your homeowners amount of liability coverage not being enough to cover the hospital bills and other expenses that may incur from an accident.

What is Not Covered by an Umbrella Policy?

Generally, damage to your own personal property, or physical injuries to yourself are not covered under a personal umbrella policy. Business losses are not covered. Damage to your business property or losses related to the running of your business generally would not be covered by a personal umbrella policy. Even if your business is operated from your home, this exclusion would apply. You should be purchasing business insurance if you need this type of coverage.

Intentional acts by you, the insured are not covered. A personal umbrella policy isn't designed to protect you from liability connected with your own intentionally harmful behavior. For example, if you intentionally harm a visitor to your home, you would not be covered by your personal umbrella policy.

Talk to your agent and see if an umbrella policy is something you should consider. You will be surprised at how affordable it is, for so much coverage, and it will be there if you ever need it.

Rothenberger Insurance Services is a full-service independent insurance agency specializing in residential insurance and commercial insurance. Residential insurance services include automobile insurance, homeowners' insurance, and life insurance. Commercial insurance services include group life insurance, group health insurance, and general liability insurance. Rothenberger Insurance Services has two locations: 436 Penn Ave West Reading 19611, Phone 610.406.5827, and 507 Madison Ave Reading 19605, Phone 610.685.2804



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