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PERSONAL UMBRELLA POLICY

YOU DON'T HAVE ENOUGH LIABILITY INSURANCE. PERIOD!
NO ONE DOES. IN OVER 5,000 INSURANCE REVIEWS FOR
PROSPECTIVE CLIENTS, AT LEAST 90% OF THEM WERE GROSSLY
UNDERINSURED FOR INJURY LAWSUITS.



You don't have enough liability insurance. Period! No one does. In over 5,000 insurance reviews for prospective clients, at least 90% of them were grossly underinsured for injury lawsuits. The most common liability limits on home and auto policies we see are either \$100,000 per person or \$300,000 per accident.

That is not much for a human life – not enough to pay for all the medical expenses of the person you severely injure, plus a lifetime of lost wages and compensation for pain and suffering.

If you don't have nearly enough coverage, what can you do? Here is some really good news: you can buy a second layer of liability coverage called a Personal Umbrella Policy, which sits on top of your other personal liability coverages for your home, auto, rental property, boat, and so on. It defends you when a covered lawsuit exceeds your primary liability policy limits.

Best of all, an Umbrella Policy is amazingly cheap. It usually cost between \$150 and \$200 per year for \$1 million of coverage and about \$100 per year for each additional \$1 million in coverage.

Buying an Umbrella Policy is flat out the best value in insurance. It includes some of the broadest coverage in the insurance business, at an incredibly low price. Most likely you won't have to increase your insurance bill – just shift your dollars away from less important coverages. For example, you can save money by raising your auto and home insurance deductibles to pay for the personal umbrella. It could be one of the best decisions you'll ever make.

Here are some examples of Personal Umbrella claims that our clients have experienced:

- In the claim example under the Auto Insurance section involving the motorcyclist, the claim was \$850,000. The client's auto policy paid the first \$250,000 and his personal umbrella policy paid for the remaining \$600,000. Had he not purchased the umbrella policy, he would have been liable for the \$600,000 personally.
- In the claim example under the Home Insurance section involving the elderly woman that resulted in a \$500,000 settlement, the homeowner's policy covered the first \$300,000 and the personal umbrella covered the remaining \$200,000. Had the client not had an umbrella, he would have personally been liable for \$200,000.

The Personal Umbrella policy provides the most protection money can buy. For about \$150 per year you can get \$1,000,000 in additional liability insurance over your home, auto, rental property, and so on.

Please do not take the risk, get a Personal Umbrella Policy today!

Take your next step towards true peace of mind.
Call us: (631) 782-3175 or Visit: www.coastalinsurancesolution.com