

Personal Liability Umbrella Newsletter

H.R. Hatch Insurance Agency, Inc.

The purpose of the personal liability umbrella policy is to provide excess liability protection over your other personal insurance policies, such as homeowners, auto, boat or recreational vehicles. The umbrella policy requires you to carry certain liability limits on all underlying policies. The required limits for your home, auto and other personal policies are stated on the front of the umbrella policy.

FAILURE TO MAINTAIN THE PROPER LIMITS ON YOUR PRIMARY INSURANCE POLICIES WILL RESULT IN A GAP IN COVERAGE!

For example:

The personal liability requirement on your homeowners policy is \$300,000. If you only carry \$100,000 you would have a \$200,000 coverage gap before the umbrella policy began paying.

As a general rule, only locations, properties, vehicles and boats listed on the application and policy are covered by the policy. Therefore it is very important that you review the renewal application thoroughly each year to ensure that you are properly covered.

Coverage for participation on some local, civic or non-profit organizations can be added onto this policy as long as it is a non-paid position. However, for the coverage to apply you must have notified us of the activity.

Limits of up to \$5,000,000 per loss may be available on this policy. If you have a limit of one or two million, please call us for a quote to increase this important coverage. This cost is very reasonable.

Please read your policy for a full explanation of the coverages and limitations on your policy.

THANK YOU

Thank you very much for allowing us to service your insurance needs. Please do not hesitate to call us if you have any questions or concerns.

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