

DO YOU NEED AN UMBRELLA POLICY?



YOU MIGHT, IF YOU...

- Own a home
- Own a car
- Want to protect your future earnings
- Want to protect your assets against a lawsuit or judgment

RLI®

PERSONAL
UMBRELLA
POLICY



What's a PUP?

“PUP” stands for Personal Umbrella Policy, which provides an extra layer of very affordable liability **PROTECTION** for your personal assets and future earnings.

ACCIDENTS HAPPEN. That's why people have insurance. However, if you aren't protected by a personal umbrella policy, you could be putting your house or your financial assets at risk.

A personal umbrella policy substantially increases your overall liability coverage beyond the basic coverage provided under your homeowners and auto insurance policies. This low-cost policy is designed to protect you and your family against a catastrophic lawsuit or judgment.



REAL-LIFE TRAGEDIES

- In Louisiana, an insured's teenage son was driving his younger sister and her friend to the movies. He lost control of the vehicle, left the road and hit a telephone pole. The friend permanently lost the use of her right arm and suffered severe brain injuries resulting in permanent brain damage. The claim was settled for \$1,350,000.
- A 41-year-old periodontist suffered injuries to his face and fingers following a head-on automobile accident. A California jury assessed the defendant damages of \$576,000.
- Two friends were on a hunting trip in the Connecticut woods when the defendant's gun accidentally discharged. The victim was struck in the eye by a pellet. In an out-of-court settlement, the defendant agreed to pay damages of \$192,000.



A SMART WAY TO PROTECT YOU AND YOUR FAMILY

You'll find an RLI personal umbrella policy is a good idea.

- \$1 million to \$5 million in additional insurance
- Backed by a financially secure, A+ rated company
- You can keep your current homeowner/auto insurer
- Immediate coverage available in all 50 states plus D.C.
- New drivers accepted — no age limits on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases

Don't wait to find out more! Call today for an immediate quote.

**AN RLI PERSONAL UMBRELLA POLICY
PROVIDES UP TO \$5 MILLION IN
COVERAGE AGAINST EVERYDAY
ACCIDENTS.**

Get a no obligation quote today!

RLI[®]

DIFFERENT WORKS