



*Provided by Shawn Pirnia,
Family & Business Protection Expert for Expert Auto Home Health Insurance Agency
More than twenty eight years of Excellent Services. Tel: (310)533-6000 Expertins.net*

How An Umbrella Policy Can Protect You:

You may hear the words "umbrella policy" and, think "Why would I need that?" But we live in a highly litigious world, and not a day goes by where there is not a story in the newspapers about a new lawsuit being filed-both for serious or even for a frivolous reasons.

What are the Risk and danger of not having umbrella policy?

There are over six million car accidents annually in America resulting in more than 40,000 deaths and 4 million people with injuries, leaving more than 3 million of those in a state of permanent disability. God forbid but It is a valid probability of being involved in a catastrophic car accident during a person life span. If you want to protect yourself in the event you are served with legal papers, Expert Auto Home Health Insurance Agency suggests you look into getting a personal liability umbrella policy if available in your case. Umbrella policies give extra cushion to both of your homeowners and car insurance policies or your business. If you ask experts like lawyers, doctors or insurance agents they will tell you, "It's a very good idea to have an umbrella policy if you want to protect yourself, your family and your valuable investments that are at risk. " Also you need to understand that if you are involved in a lawsuit and your liability coverage isn't enough to cover the claim, having an umbrella policy will help protect your home, your car, your additional property and anything else that someone may go after in trying to collect the claim.

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Who needs an umbrella policy?

Anytime you are considering purchasing any type of insurance, be sure to evaluate what assets you want covered and what the likelihood is of your being sued. Quite simply, the more you have to lose, the more you may want an umbrella policy. Add to that lifestyle choices that may increase the risk for an accident on your property or while driving a vehicle. For some people, it could be more cost-effective to raise their liability limits on their homeowners insurance, rather than buying an umbrella policy. This increased expense could be offset by raising your deductible, since insurance is primarily designed to protect you from catastrophic claims, rather than minor ones. However, with the commonality of million-dollar settlement verdicts, and the potential of garnishing future income for those who do not have sufficient assets, an umbrella policy may be the best way to go. For example, if you own a swimming pool, hot tub, trampoline, swing set, or even pets, it would be a good idea to consider getting an umbrella policy. If you don't regularly have people over, and your pooch couldn't hurt a fly, it may not be that important. However, if you generally have guests over and your dog tends to snap or bite people, then purchasing an umbrella policy might be a wise idea.

What does an umbrella policy protect?

When you buy a personal or commercial liability umbrella policy, you are buying a broader insurance coverage range with higher liability limits which are not available under primary policies. Primary policies generally cover bodily injury and property damage, but with liability umbrella policy coverage, you can include personal injury, property damage or bodily injury-which may be caused by you, your pets, your dependents or your business. Along with a personal injury protection, you may be covered in the unfortunate event of:

- Defamation
- Invasion of privacy
- Malicious prosecution
- Eviction
- Wrongful entry
- False arrest
- False imprisonment

Some umbrella policies go as far as giving you coverage if you're charged liability while actively participating on the board of a charitable, religious or civic organization. It's important to realize that even if the lawsuit is frivolous or silly, you will still need to pay the expenses for defending yourself.

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Umbrella policy types and exceptions

Umbrella policies vary from state to state, also by policy type and policy language, so depending on type of the policy or where you live, your umbrella coverage may not cover you for everything and anything you may be sued for. For example, many policies won't pay for punitive damages-which are generally used to punish people for their conduct. Intentional acts may also be excluded, as well as a claim originating from a business endeavor if you only have personal umbrella. There are always exclusions and loop-holes when it comes to umbrella policies, so be sure to talk with our insurance protection Experts and fully understand what your coverage entails, so you don't get any funny surprises down the road. If you are interested in getting an umbrella, a homeowners insurance, auto insurance or Health insurance just call our office at (310)533-6000. We are here to help you find the best insurance coverage for you, your family or your business.

When umbrella policies go to work:

After your liability insurance in your underlying policies such as homeowners or car insurances is exhausted, umbrella polices will kick in. They cover the amount above what your homeowners or car insurance policies capped out, up to the limit you selected.

Am I qualify to purchase an Umbrella policy

Common practice for Umbrella companies is to only issue you an umbrella policy if you have both your car and homeowners insurance with them. Also, they may require your primary liability limits be at least a certain amount. The reason that most umbrella policies are so inexpensive is that the policy is just added protection. If you are sued, the bulk of the cost is taken from your homeowners or car insurance, then the rest falls on the umbrella. Call one of our Expert at Expert Auto Home Health Insurance Agency or submit your request online at www.Expertins.net to see if you qualify for purchase of a personal or commercial Umbrella policy.

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