

# Umbrella Insurance

An extra layer of protection

Commercial Umbrella Insurance provides an extra layer of protection against bodily injury and/or property damage. Essentially, it picks up where Business Auto, General Liability or other liability coverages stop. With the current state of inflation, individuals who've never purchased umbrella coverage might now find it a beneficial option to help ensure they have additional coverage to meet their needs.

## A commercial umbrella policy serves 2 distinct purposes:

- 1 It increases the liability limit that a company already has in existing or underlying liability policies.
- 2 It broadens coverage for things that underlying policies might not cover.

## Examples:

- ✓ **It increases** — If your company is found liable for a customer's injury at your place of business and you are sued for \$1.5 million, but only have \$1 million in liability coverage, a commercial umbrella policy could make up for the \$500,000 shortfall.
- ✓ **And it broadens** — If your auto policy covers accidents in a specific area, a commercial umbrella policy could expand the coverage territory.



Contact your agent to learn more.