

## The Significance of Personal Umbrella Policies

### What is a Personal Umbrella Policy?

A personal umbrella policy is a liability insurance policy that takes over where basic liability policies leave off. Liability limits are generally higher with umbrella policies.

### Why Should I Have One?

In today's world, adversity may rain on you unexpectedly. A personal umbrella policy increases your protection over other policies you may have, including:

Automobile Insurance, Homeowners Insurance, Mobile Homeowners Insurance, Recreational Vehicle Insurance, Watercraft Insurance Rental Property Insurance.

### Liability Coverages Provided:

Losses for which an insured becomes legally liable to pay as a result of bodily injury, personal injury or property damage anywhere in the world. Defense costs for lawsuits even if groundless, false, or fraudulent.

Our Personal Umbrella Policy is available with limits ranging from \$1,000,000 - \$5,000,000



### Why Frankenmuth Insurance?

Frankenmuth Insurance's personal umbrella is a broad coverage liability policy specifically designed to protect individuals with personal assets vulnerable to lawsuits.

Our personal umbrella is designed to increase your personal liability protection over any scheduled underlying liability coverages. Protection also extends to any relatives or persons under the age of 21 residing in your household.

Contact your local Independent Insurance Agent for more information on personal umbrella policies and other offerings from Frankenmuth Insurance.

Frankenmuth Insurance | 1 Mutual Avenue Frankenmuth, MI 48787 | [www.fmains.com](http://www.fmains.com)

*\*This is not a policy, but merely a general description of available coverages. Please refer to your actual policy for full coverage details, including exclusions and limitations.*