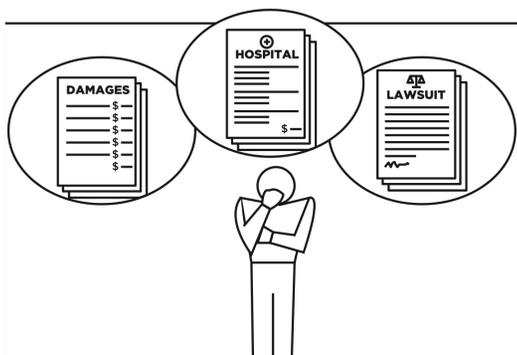


Umbrella Insurance Helps Protects You from the Unexpected.



You are financially responsible for the consequences of accidents you cause.

Accidents happen. And as a result, life can change in an instant. If you are responsible for an accident that causes bodily harm to someone else, you are financially responsible for everything from medical care to property damage. There are many examples locally where courts have awarded millions. While you can't control when an accident happens, you can protect the life you've worked hard to build. Umbrella Insurance provides additional coverage when the policy limits for your car, boat, ATV, snowmobiles and other individual policies are maxed out. Protect Your Assets.

Your financial future could be in jeopardy if you are liable for a major accident.

- Medical expenses:** If your car spins out of control and causes a multi-car pile up, you are liable for the injuries sustained by people in the other cars. From a few bumps and bruises to life-changing injuries, you will be responsible for all of the medical bills.
- Lawsuits:** When you are enjoying your snowmobile ride but you're suddenly blinded by the sun and slam into another snowmobiler killing him on impact...you are liable. You could be sued for causing an accidental death, resulting in a settlement far above the maximum coverage of your snowmobile insurance policy. You will also be responsible for pain and suffering.
- Long-term Expenses:** Your son is out in the boat with his friends. Everyone is having fun but when he docks the boat he hits the throttle and slams into the dock causing life changing injuries to his friends. The financial responsibility for their injuries, future care and lost wages is in the millions but the liability coverage of the boat policy maxes out at \$500,000.

Once the liability maximum has been met on an individual policy, how do you pay for the remaining amount due to the injured parties. Your house, retirement fund, college funds for your kids, and all other assets with value could be used to cover the remaining amount. You've worked hard to build the life you enjoy...make sure it's protected. Call your United Insurance agent to learn how an umbrella insurance policy can add a layer of protection and give you peace of mind.

Visit: www.UnitedInsurance.net or call 1.800.734.2333

Note: This checklist is for information purposes only. It is not intended as advice or recommendation.



Visit
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