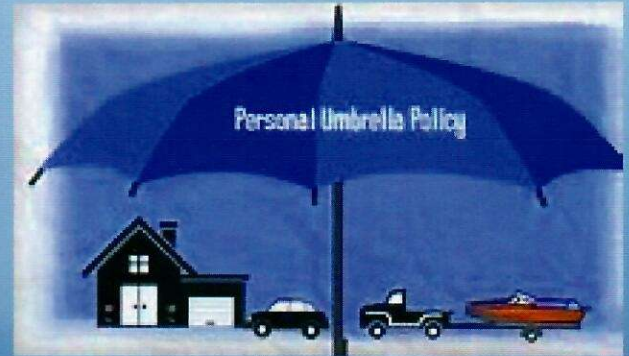


# Hacker-King-Sherry Agency

## What Is a Personal Umbrella Policy?



Personal umbrella insurance is an extra level of liability coverage. Auto and homeowner's liability coverage can be purchased with limits of no more than \$300,000 to \$500,000, depending on your insurer and the type of coverage. If your net worth is higher than that, your savings, the equity in your house and even future earning are at risk if an accident or other injury results in a large judgement against you.

That's where personal umbrella insurance policy can protect you. PUP policies start at \$1 million in coverage and are available with limits as high as \$5 million to \$10 million, depending on the insurer.

For example, if you're at fault in a car accident that results in serious injuries, you could be responsible for substantial medical costs, plus an award for pain and suffering. With the protection of a PUP policy, you'll get coverage first from your auto insurance, and then your PUP insurance will cover the rest, after deductibles and up to the limit of your policy.

PUP insurance doesn't just extend the coverage of your home and auto policies. It also supplements the insurance policies you have for motorcycle, boats and other recreational vehicles. In addition, PUP insurance covers things that home and auto policies don't, such as:

- Libel and slander
- False arrest
- Malicious prosecution
- \* Personal psychological harm & mental anguish
- \* Legal defense costs for covered losses
- \* Liabilities when traveling overseas

agent@hksagency.com  
www.hksagency.com

517-337-6000

# Who Needs an Umbrella Policy

Anyone who wants to protect their personal assets is a candidate for an umbrella policy. With the costs of lawsuits increasing, individuals need to protect their families as best they can. An umbrella is a perfect way to preserve current assets as well as future earnings so you can maintain your livelihood and lifestyle in the event you have a loss and are sued. With the recent changes in the Michigan No Fault law it has opened up the risk for law suits. Consider the following statements to determine if you're a good candidate for an umbrella policy:

- \*You own a home
- \*You own a car
- \*You own a motorcycle
- \*You own a boat or jet ski
- \*You have children
- \*You own a dog or other animals
- \*You Own a swimming pool
- \*You have playground equipment
- \*You own a recreational vehicle
- \*You own a snowmobile
- \*You provide alcohol to guests
- \*You provide alcohol to guests

\_\_\_\_ **Yes**, I am interested in  
discussing my umbrella needs

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Name (please print)

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Signature

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\_\_\_\_ **No**, I have been offered a review of  
my umbrella needs, but I am declining

Phone

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Email

**Hacker-King-Sherry Agency**

**2205Abbot Rd**

**East Lansing, MI 48823**

[agent@hksagency.com](mailto:agent@hksagency.com)

**517-337-6000**