

Personal Umbrella Coverage



for Henry Ford Health System employees

You don't have to be a Millionaire to be sued for \$1,000,000.

Can you afford to pay a \$976,375 lawsuit against you?

That is what one driver was forced to pay after his car rear-ended another automobile and injured a young girl. The girl's family sued and was awarded that amount for pain and suffering. It may seem unlikely that it would happen to you but it can.

Protect yourself, your family and all of your assets against soaring legal judgments. Don't risk losing everything you own. You can not eliminate risk, but you can purchase \$1,000,000 or more of liability protection with a personal umbrella policy from Frankenmuth.

If you can answer "yes" to any of the following questions, you need umbrella insurance:

	Yes / No		Yes / No
Do you own an automobile?	<input type="radio"/> <input type="radio"/>	Do you have a swimming pool?	<input type="radio"/> <input type="radio"/>
Do you own your home?	<input type="radio"/> <input type="radio"/>	Do you host parties or entertain?	<input type="radio"/> <input type="radio"/>
Do you own a snowmobile or ATV?	<input type="radio"/> <input type="radio"/>	Do you play any sports activities?	<input type="radio"/> <input type="radio"/>
Do you own a boat?	<input type="radio"/> <input type="radio"/>		

If someone was accidentally injured while you participated in these activities you could be held liable. Don't risk it.

The personal umbrella adds \$1,000,000 per occurrence (higher limits available), over and above the limits you may presently carry on your automobile or homeowner policies.

This policy also broadens your present coverage by providing protection against hazards that are not usually covered by regular liability coverage. This coverage includes personal injury (libel, invasion of privacy, mental anguish), negligent damage (property rented to, used by, or in your care), worldwide travel protection (your umbrella covers you wherever you go).

Take a close look at your homeowners and auto insurance policies. Chances are your coverage is similar to that provided in most basic insurance policies. If so, it's simply not enough. Most basic policies barely scratch the surface when it comes to providing the type of coverage necessary to protect against a million dollar lawsuit.



Contact Sue Hall, your Henry Ford Health System Voluntary Benefits representative for home and auto insurance to discuss which umbrella protection strategy is right for you.

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ALCOS is an independent agency of insurance experts.