



WHEN IT RAINS IT POURS

The Power of a Personal Umbrella/Excess Policy

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RISKS OF EVERYDAY LIFE

AUTOMOBILE

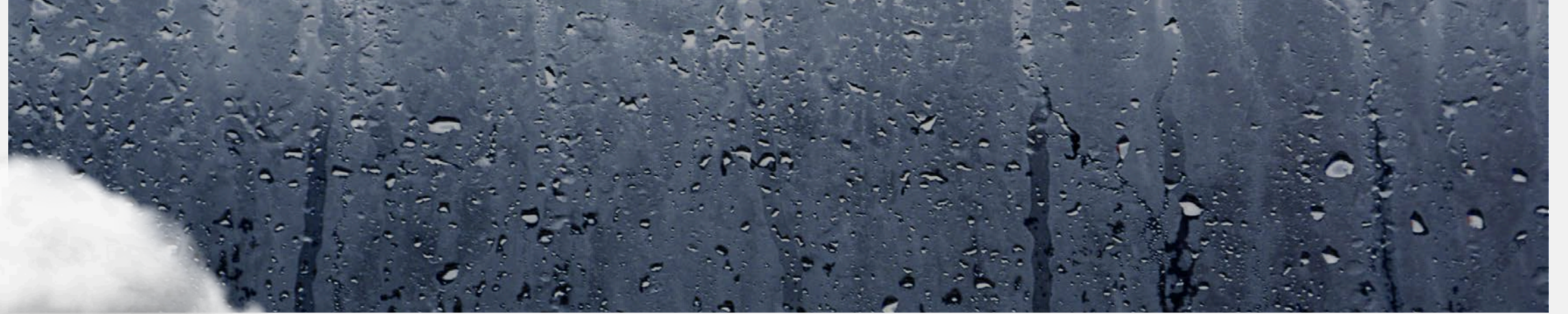
- Teen Drivers
- Elderly Drivers
- Distracted Driving

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- Home
- Pets
- Attractive Nuisance
- Hobbies
- Volunteer Activities
- LLC/Trust Ownership
- Social Media



OTHER OWNED LOCATIONS:

- Secondary Home
- Fractional Ownership
- Rental Property
- Leases



- Watercraft
- Recreational Vehicles
- E-Bikes

HOW DOES AN UMBRELLA POLICY WORK?



- Additional Layer of Protection
- Attorney and Court Costs



HOW DO I DETERMINE WHAT LIMIT OF COVERAGE IS RIGHT FOR ME?

- Future Earning Power
- Asset Protection
- Nest Egg Protection

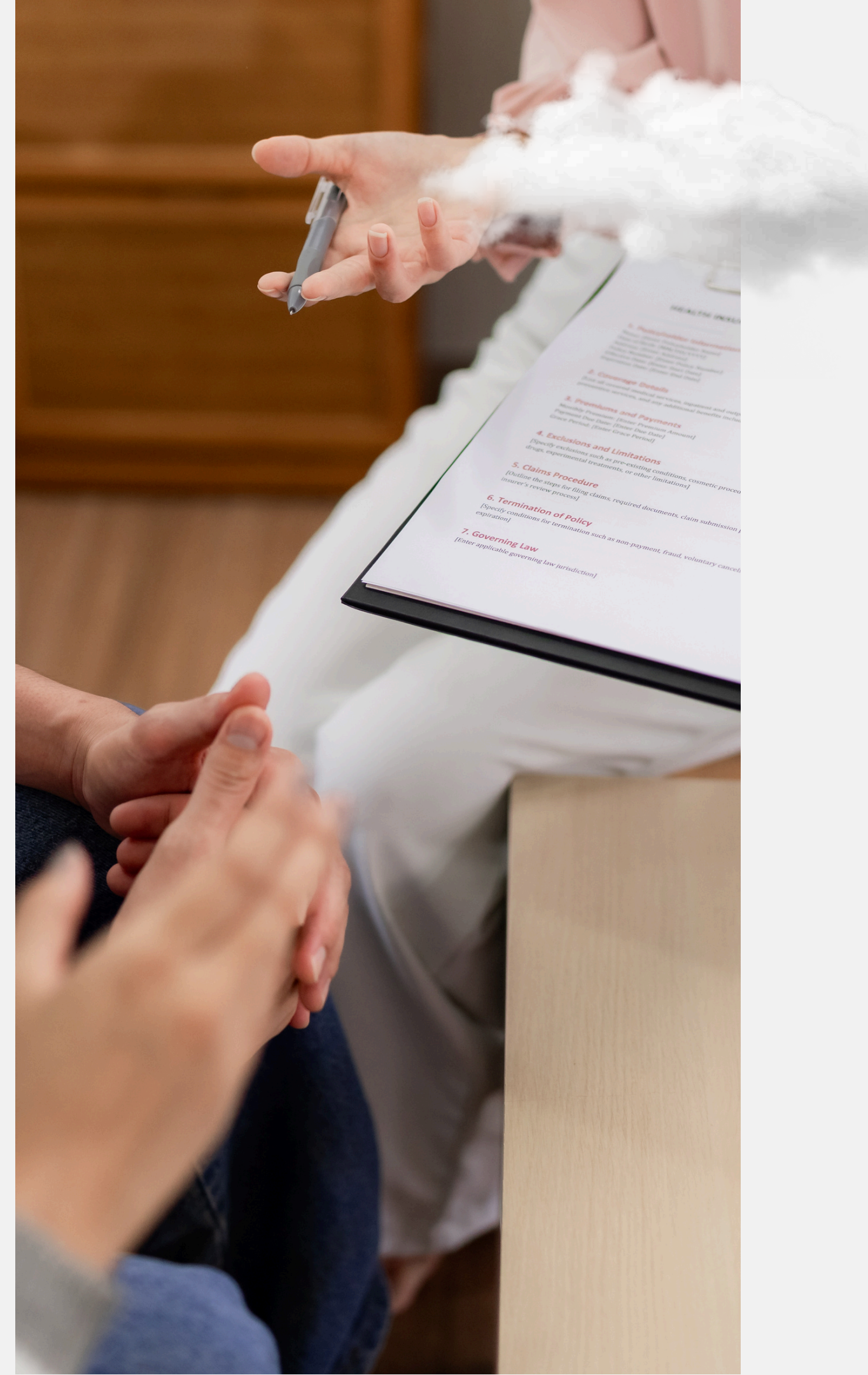


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POLICY LANGUAGE IMPORTANCE:

- Indemnification
Vs.
- Pay on Behalf

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CLAIM CASE STUDIES

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A teal-colored umbrella is open and positioned on the left side of the frame. The background is a dense canopy of bright yellow autumn leaves, with dark tree branches visible. The overall scene is set outdoors during the fall season.

MAKE
SURE
YOU'RE
COVERED!



THANK YOU

Lynda Mitch, *CAPI, CPRM, CIC, CRPIA, AAI*

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