

PERSONAL

UMBRELLA

CHECKLIST



10 reasons you should have one

1

Pool / Hot Tub

Statistically, these fun features are likely sources of injury and lawsuits. Make sure your pool is fenced in to uninvited neighbors!

2

Rec Vehicles

Small recreational and transportation vehicles such as ATVs, golf carts, personal watercraft and boats are fun! Until someone loses an eye...

3

Cars / Trucks

The more automobiles owned, high performance cars and the number of drivers, especially under 26, all impact your exposure. Remember when you learned to drive?

4

Rental Property

Do you own rental properties? The more tenants you have, the higher your lawsuit risk.

5

Home Biz

Do you have a home office or business that receives regular customer/client visits? Did the UPS guy trip picking up your most recent E-BAY sale?

6

Renovations

Construction increases the risk of injury; even with buying home construction insurance, having an umbrella policy can protect you when you reach the limit of that coverage.

7

Non-Profit

Does anyone in your home serve on a charitable board? Unlike corporate boards of directors, those working for charities or non-profits often don't get the same protection.

8

Social Media

Social media is something most people take for granted, but verdicts for trashing companies or individuals online have brought on millions in damages. If you type first and think later, consider extra protection.

9

Home Parties

Like to throw parties? Big parties increase opportunities for injury. In fact, you may be required to get an umbrella policy to reserve a community facility, such a group picnic area, club house or park, for a larger party.

10

Land

Do you own vacant land that the public could access? Someone who gets hurt on your property, even if uninvited, could sue you for damages. It's even riskier if you lease it out for hunting.