



Do you need an umbrella policy?

Insurance claims exceed standard policy limits all the time. You might have enough property coverage to make home repairs after a fire, but not enough to cover a lawsuit after a 10-year-old birthday party attendee is severely injured in your swimming pool. Most drivers' auto policies can replace your car if you're in an accident, but won't pay the other driver's long-lasting medical bills if they end up needing extensive, prolonged care.

Umbrella policies serve as added layers of coverage – enhancing your existing policies or acting as primary coverage in certain areas excluded on your home and auto policies.

What do umbrella policies cover?

Umbrella policies cover the costs of injuries sustained by others who are hurt in accidents involving you or your property. These include auto accidents, boating accidents, trips or falls on your property and more. They can also cover court and attorney fees if you find yourself involved in a lawsuit, and can even protect your future income in the event that your current assets do not add up to what you're asked to pay in a settlement.

Umbrella policies can be written to extend to other members of your household, too. This coverage would help in situations involving family members, like if your teenager is found responsible for a major car accident or throws a party involving underage alcohol consumption when you're not around.

What do umbrella policies cost?

Umbrella policies cover all of this for a fraction of the cost many expect. Many are surprised to hear that umbrella policies require some of the lowest premiums on the market.

Your agent can help you decide if an umbrella policy makes sense for you. Your exposure to risk, the value of your current assets and your existing policies' limits are all important factors you will need to consider.

Want to learn more, or speak with an expert to see if an umbrella policy is right for you? Our team is standing by to help. Click below to get started:

[Request a Quote or Policy Review](#)

[Email Me](#)



First Name Last Name
Personal Lines Account Executive
706 N. Clinton Street
Syracuse, NY 13204
P ###-###-###
C ###-###-###
Email@OneGroup.com
www.OneGroup.com