
DESANCTIS INSURANCE AGENCY, INC.

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To: ALL CLIENTS

RE: PERSONAL UMBRELLA COVERAGE

As most of you are aware, the frequency and size of bodily injury and property damage claims continue to increase. We live in a lawsuit conscious society and it is absolutely essential that you safeguard the personal assets that you have worked so hard to accumulate.

Purchasing a Personal Umbrella policy is one way to help protect yourself and your family. Umbrella insurance, (usually in the amount of one, two or three million dollars), sits on top of your existing auto and homeowner's insurance and provides additional liability limits in the event of a large auto or "slip and fall" type claim.

How does this insurance work? Let's say that you, or a member of your family, (including a son or a daughter who is away at school, as long as their primary residence is your home), are involved in a car accident and the other driver suffers a terrible injury and is permanently disabled as a result. The driver sues you and the Court awards him \$2,250,000. If your insurance had a maximum coverage of \$250,000, then you could be personally liable for the remaining \$2 million and you could potentially lose your house and all of your personal assets. If however, you had a \$2 or \$3 million Umbrella policy, then your Umbrella would pay the remaining \$2 million.

Depending upon how many autos and residences you own, a personal Umbrella policy usually costs between \$250 and \$500 a year. (In order to qualify for an Umbrella, all of your personal autos, including your children's, must have Bodily Injury limits of \$250,000/\$500,000 and Property Damage of at least \$100,000).

Considering the potential consequences of a bad accident, we highly recommend that you consider purchasing this valuable insurance protection.

If you contact us, we will be able to give you a quote based upon a brief application which needs to be completed.

Sincerely,

DeSanctis Insurance Agency, Inc.