



***AN AGENCY YOU CAN TRUST***

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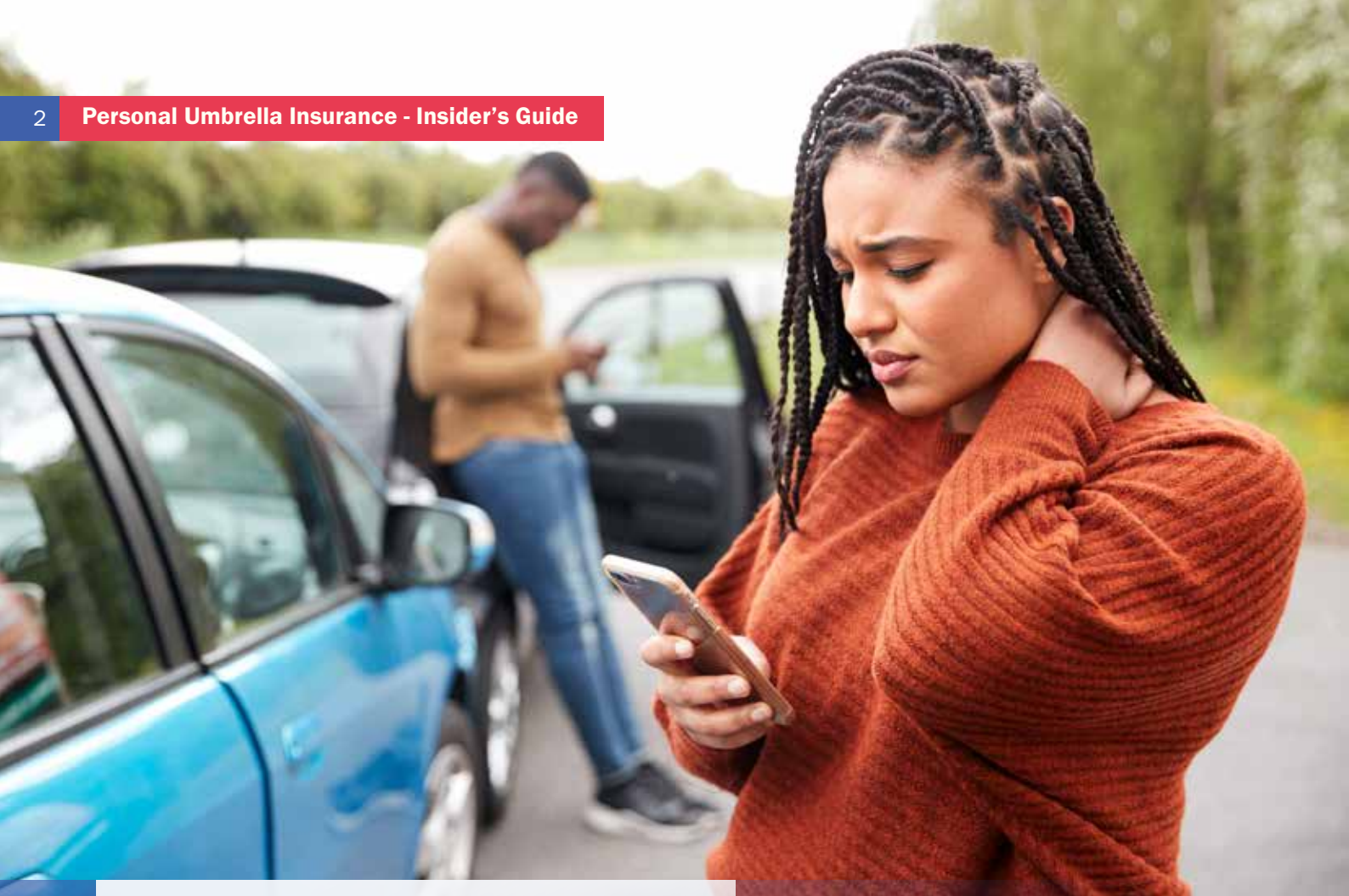
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## How To Be Completely Covered Against Large And Potentially Devastating Liability Claims Or Judgments Without Going Broke

- How You Can Have Peace of Mind
- Quickly Get The Coverage That's Right For You





Have you ever worried that you could be sued over an auto accident? It happens to someone every day...

**The fact of the matter is that in today's culture, lawsuits are common.**



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# Extra Protection When You Need It Most

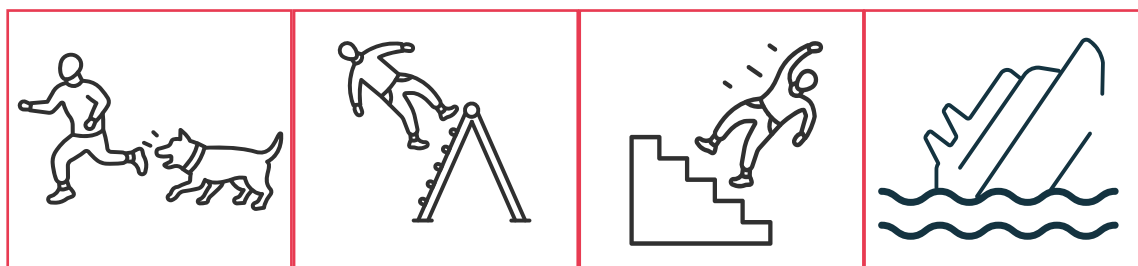
Most people don't realize that one simple accident on their property, or while they are driving could cause them to be sued for far more than they are able to pay. We want to eliminate this concern for our valued clients.

## What Is A Personal Umbrella Policy?

A PUP (Personal Umbrella Policy) offers protection for you and your family against large and potentially devastating liability claims or judgments. It's called an umbrella policy because it offers an extra layer of protection over and above your standard auto or homeowners insurance. In short, a PUP kicks in when your liability limits have been reached.

## Consider Some Of These Potential Real-Life Pup Scenarios.

1. An accident on your swing set causes serious injuries.
2. You post a negative review online that results in an alleged defamation lawsuit.
3. A guest has an accident around your pool that requires surgery.
4. You're burning leaves and cause a fire that damages neighborhood homes.
5. You accidentally crash your boat into another boat.
6. Your teen driver accidentally hits a pedestrian.
7. A broken step causes your babysitter or a guest to have an accident.
8. Your dog bites someone and you are sued for the damages.



**Your Dog Bites  
Someone**

**Someone Injures  
Themselves At Your  
House**

**Broken Steps Cause  
Someone To Fall**

**Your Boat Causes  
Damage To Someone or  
Another Boat**

# Why You Need Umbrella Protection

In today's culture, lawsuits are common and it's a real possibility you will be sued if you're ever found at fault in a major auto accident, a serious mishap on your property or an accident halfway across the world.

## Here Is An Example Of What Can Happen

You are driving, and are found at fault for causing an accident that resulted in a fatality and you are now liable for \$2 million. Without an umbrella policy, you will not have near enough money to pay for the settlement because your auto insurance will max out at \$250,000. This puts you on the hook for a staggering \$1.75 million.



**AUTO POLICY ONLY COVERS**

**\$250,000**

**YOU STILL OWE**

**\$250K**

**\$1,750,000**

# Advantages Of An Umbrella Policy

There are many things a PUP policy will pay for, and the cost of a policy is very affordable.

- You're protected no matter where you are - even when you're out of the country
- You're covered for any wages lost due to a court appearance, up to the limits specified in your policy.
- Payment for your attorney if your sued for an incident covered by your PUP



**LOST WAGES**

**PROTECTION  
WORLDWIDE**

**ATTORNEY AND COURT  
COSTS & FEES**

# Is A PUP Right For You?

If your household has a high net worth or if your lifestyle involves increased risk for accidents, you might want to add a PUP.

**Typical PUP Customers are people:**

- \* With Children**
- \*With dogs**
- \*Who Travel**
- \*With Toys - boat, ATV, Off Road Vehicles and more**
- \*With a swimming pool or trampoline**
- \*Who own rental properties**
- \*With a large nest egg**
- \*Who coach youth sports**
- \*Who hunt**



# How A PUP Works

## Minimum Underlying Limits

In order to purchase a PUP policy, you need to have a policy that meets the required underlying limits for Liability. This is because an umbrella policy works as an added layer of protection over your current policy's limits. An Agent at Cathy Sink Insurance can quickly review your policies to see and inform you on your current coverage limits, and how to get a PUP policy.

## How A PUP Works

PUP's are typically available in increments of \$1 million, all the way up to \$5 million. When considering the right amount for your PUP, it's important to think beyond just your banking or investment assets. Your PUP should include enough protection for all your assets, including your home, valuables and earning capacity, too. Your agent at Cathy Sink Insurance can help you determine the right amount of coverage for you.

**COVERED BY YOUR AUTO OR  
HOMEOWNERS POLICY**

\$300,000

**\$300K**

**COVERED BY YOUR PUP**

**\$1,000,000**

**\$1,000,000**





# Who & What Is Covered?

## What's Covered?

A PUP policy covers a wide range of losses, including any damages arising out of a covered occurrence\* anywhere in the world that you are legally obligated to pay because of:

- Bodily Injury: Medical costs, loss of income and funeral expenses of other people involved in an accident
- Personal Injury: False arrest, invasion of privacy, libel, slander, humiliation or defamation of another person's character
- Property Damage: Physical destruction of someone else's property, including the resulting loss of its use
- Landlord Liability: Bodily Injury to or property damage of a tenant who resides in your rental property.

## Who Is Covered?

- You and your spouse
- Any person named on the Policy Declarations
- Any relative or dependent living with you
- Your legal representative, if you die.

*\*What is a "covered occurrence"*

*It consists of your personal activities, including volunteer civic service OR the activities / duties of your domestic employees who are not subject to workers compensation laws.*

# Your PUP Doesn't Cover Everything

**While a PUP can keep you covered for many of life's unexpected scenarios, there are some occurrences that are not covered \* under the umbrella policy, such as liability or damages related to:**

- \*Your business
- \* Your personal belongings
- \* Intentional or criminal acts or omissions
- \* Any written or oral contract

For a complete list, please review your Policy Declarations.

**\*\*See your policy for more details.**



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# Our Team Can't Wait To Serve You!



**We know that it's not easy to understand all the in's and out's of insurance coverage. That is why the staff at Cathy Sink Insurance is highly educated, licensed and able to provide the best service imaginable. Call our office today!**

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[cathysinkagency.com](http://cathysinkagency.com)**PERSONAL UMBRELLA INSURANCE**

**You too Can Be Completely Covered Against Large And Potentially Devastating Liability Claims Or Judgments Without Going Broke!**