



DOUGLAS B. JOHNSON INSURANCE AGENCY

2190 NORTH LOOP WEST STE 400 HOUSTON TX 77018

Protect yourself, your family and your home against uncertainty with a

PERSONAL UMBRELLA POLICY

This policy was designed for special clients- those who qualify for and maintain all of their liability insurance. Umbrellas provide clients with three important Liability Coverages:

1. Liability insurance which is excess and in addition to the limits of your Automobile, Homeowners, RV or Boat Liability policy limits.
2. Coverage for unknown or unexpected exposures excluded in many automobile, homeowners, RV or Boat liability policies. A few exclusions will still apply. (Consult policy for details)
3. Coverage for the cost of an attorney defending you. This includes court costs, interest on judgements and premiums on necessary bonds.

The chart below shows how the Personal Umbrella Policy gives you additional liability coverage above the liability protection provided by typical Automobile, Homeowners and RV Liability policies. The dark Blue area shows you how the Personal Umbrella Policy will increase your liability protection. (Our agency may be able to provide you with a Commercial Liability Policy to provide similar liability protection for your business.) The second feature of the Personal Umbrella Policy is illustrated in the "Other" column. The blue shading also shows how the Personal Umbrella Policy would provide protection for the other exposures, subject to the policy exclusions and the Self Insured Retention for these important coverages.

Example of a \$1,000,000 Personal Umbrella Policy

