



WESTFIELD™

Umbrella Policies keep you covered

Great protection.
Now, rest easy.



What is Umbrella Insurance?

Umbrella insurance is additional insurance on top of your personal lines insurance. You might wonder why you need that. But think about it like this — your home and auto policies have limits and only pay out so much per incident. If someone suffers significant injuries on your property or you're involved in a bad auto accident, and you are found to bear some or all of the responsibility, those limits could run out. If that were to happen, you could be risking your assets and perhaps even your life savings.



A slippery pool tale.

The Millers had an above ground pool. One evening, their son's friend dove in from the side of the pool toward the shallow end. The son neglected to warn his friend not to dive and he slipped on the concrete, resulting in a broken neck.

Tackled before the game even started.

John, a beginning driver, took his friends with him to watch their school's football game. On the way, John missed a stop sign and was struck by another vehicle which had the right of way. The impact was on the passenger side, where both friends had been sitting. The young man in the back seat was left with a broken arm and concussion. The passenger in the front seat was killed on impact.

Checking directions could end your trip.

Mark started to drive while looking at the directions on his phone. With his gaze off the road, he did not see a woman using the crosswalk and struck her with his vehicle. The impact gave the woman a broken hip and ribs and also required multiple surgeries.

There are countless risks we take every day, some of which could result in devastating claims.

The truth is, even by taking precautions, there's simply no way to control all risk. Accidents can happen in all sorts of ordinary ways, as illustrated in these stories.

Let chewing dogs lie.

A visiting child walked over to the new family dog while the dog was chewing on his toy. She knelt down next to him and tried to grab the toy. The dog was startled and nipped the child's cheek, close to her eye. She required stitches and reconstructive surgery due to the location of the bite and suffered permanent scarring.



Each of these stories sheds light on when an umbrella policy could protect you above and beyond your home and auto liability limits. With limits starting at \$1 million, you can rest easier knowing that everything you have worked so hard for is better protected when the uncontrollable happens. Annual premiums start for about the cost of a cup of coffee a week. It's the perfect time to rest easy with your own **umbrella.**

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