

INSURANCE



Do I need an "Umbrella"?



Yes, even in August you may need an Umbrella. When we

talk about an insurance "umbrella", we are referring to a **Personal Umbrella Policy** that provides an excess layer of liability insurance limit on top of your other personal insurance policies - auto, home, secondary home, boat, RV, ATV, motorcycle, rental properties - anything you own and insure personally.

Summer play may lead to a serious accident that exposes your income, savings, business, real estate assets, and future inheritances to a large negligence claim.

Personal Umbrellas are very affordable. A *Personal Umbrella Policy* usually has an excess liability limit of from \$1,000,000 up to \$5,000,000. You may be surprised to know that in most cases, the annual premium for a \$1,000,000 limit is under \$1 per day.

For more information and free assistance, contact us at American Insurance - www.Am-Ins.com or call (208) 746-9646.

BEST OF THE WEST



(208)746-9646 • (208)882-8544

AUTO • HOME • BUSINESS • MEDICAL • LIFE