

\$1,000,000 Umbrella / Personal



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The personal umbrella is an innovative insurance concept.

It is particularly attractive to professionals with consideration for peace of mind and asset protection.

The personal umbrella is designed exclusively for personal risk exposures & excludes professional liability & business ventures.

Limits of liability are available from \$1,000,000 to \$10,000,000.

Protection is provided in excess of primary & required limits of liability for the individual's personal liability [homeowners or renters], auto, watercraft and recreation vehicles.

For the employer, one most important feature is the auto liability risk exposure. For example if the physician is involved in an at fault catastrophic auto accident while rushing to the hospital for an emergency call; claimants attorney files a complaint naming your organization as well as the physician personally...the physicians auto and umbrella are primary and in excess is the employers non-owned auto liability and, possibly, an entity umbrella policy.

Some umbrella providers will offer increased uninsured motorist limits and personal employment practices liability.

Please call for advice.

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