



## Umbrella Insurance One-Pager

Use this when a client's assets or household exposures have outgrown base home and auto liability limits.

### ■ Advisor Talking Points

- An umbrella sits above home and auto liability coverage.
- It helps protect personal assets when a claim exceeds the underlying policy limit.
- Underlying home and auto limits may need to meet carrier minimums before an umbrella can be issued.
- Coverage can include auto liability, homeowners liability, personal injury claims, and some rental property exposure.
- It may exclude business liability, professional liability, intentional acts, and losses excluded by the underlying policy.
- Limits should be tied to net worth, future earnings, and household exposures.

### ■ Mistakes to Avoid

- Assuming base home and auto liability limits are enough because the policies are current.
- Buying an umbrella without checking whether all vehicles, drivers, and properties are listed correctly.
- Expecting a personal umbrella to cover business or professional liability.

### ■ When to Refer

- Refer when a client has meaningful assets, teen drivers, rental properties, dogs, frequent guests, volunteer roles, or public visibility.
- Refer when home and auto limits need to be raised before an umbrella can attach.
- Refer when the client has business activity that may require separate commercial coverage.

#### How Aligned Path Helps

Bring us in when base limits, umbrella eligibility, and household exposures need to line up with the client's balance sheet.

