

MORE COVERAGE. MORE PROTECTION. MORE PEACE OF MIND.

HOUSEHOLD RISK WORKSHEET

Home or auto exposure—do you have enough protection in the event of a catastrophic auto accident or accident in the home. *Let us help you balance the scales.*

CURRENT RISK

VS

CURRENT HOME PROTECTION

Savings & Investments \$ _____

Personal Property \$ _____

Future Wages \$ _____

Home Equity \$ _____

Total you have at risk \$ _____

Homeowner Limits \$ _____

Personal Umbrella Limits \$ _____

Total you have covered \$ _____

CURRENT RISK

VS

CURRENT AUTO PROTECTION

Total you have at risk \$ _____

Auto Limits \$ _____

Personal Umbrella Limits \$ _____

Total you have covered \$ _____

If your current risk is greater than your current protection you may need more coverage. Talk to your agent about the coverage options that protect all of your assets.



PROGRESSIVE®

WHY YOU NEED A PERSONAL UMBRELLA POLICY

With a Personal Umbrella policy you can extend your auto, homeowners, and other personal liability insurance coverage to better protect your assets in the event of a lawsuit.

With jury awards on the rise, the liability coverage provided by your auto and home policies may not provide enough protection.

The average jury verdict in the U.S. for injury cases is \$985,675.

EXTRA PROTECTION FOR VEHICLE ACCIDENTS

DID YOU KNOW ...

85% of umbrella claims are the result of auto accidents?

Auto Liability Coverage	Jury Award	Amount unpaid
\$500,000	\$1.3 million	\$800,000

EXTRA PROTECTION FOR ACCIDENTS AT HOME

DID YOU KNOW ...

The #1 cause of personal liability claims on homeowner policies is dog bites?

Homeowners Limits	Jury Award	Amount unpaid
\$300,000	\$600,000	\$300,000

EXTRA PROTECTION FOR INCIDENTS NOT COVERED BY HOME AND AUTO POLICIES

A Progressive Personal Umbrella policy provides additional coverage not included on most auto and home policies:

- **International Coverage** – for incidents that happen abroad
- **Vacation Rental Liability** – for rented boats and jet skis
- **Defense Coverage** – for legal defense when the primary auto or home carrier does not have a duty to defend
- **Personal Injury** – for liability due to libel, slander and defamation of character

Get a quote today—it's fast and easy.

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