

## *Umbrella insurance*

# I noticed that you don't have an umbrella... May I ask why?

More often than not, customers have limited knowledge about what an umbrella policy is, or how much coverage they may need. You can help guide them by asking these **four simple questions**:

- 1. What is the amount of equity they have in their home?**
- 2. What is the value of all their personal possessions?**
- 3. What is their lifetime earning potential?**  
*(annual salary x remaining working years)*
- 4. What is the total value of their savings accounts and other funds?**

This is a good gauge to help in determining the right level of liability coverage your customer may need in the event of a lawsuit. **The Hanover offers umbrella options from \$1,000,000 to \$10,000,000 (\$5,000,000 in LA)** starting as little as about \$20 a month. Plus, adding it to your customer's Hanover policy is easy.

To learn more about our umbrella offering, contact your Hanover representative today.



All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at [www.hanover.com](http://www.hanover.com)

©2023 The Hanover Insurance Group. All Rights Reserved.