

Don't let your customers become a statistic!

Every year **thousands of lawsuits** are filed to compensate for damages that occur either in auto accidents, while on personal property, or from dependants in other locations.

Are your customers covered?

Ask these 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?
- 4** What is the total value of all of their savings accounts and other funds?

Answering these questions will make customers aware of their loss potential; and will also help them better gauge just how much liability coverage they should have. You don't have to be a millionaire to need an umbrella policy!

Here are three occasions to engage a customer about an umbrella:

NEW BUSINESS—Start the discussion by asking new customers the questions listed on the other side of this card; often there is no in-force umbrella. Most customers are surprised at the relative low cost for so much protection.

Since umbrella is generally not offered by low cost sellers, this approach becomes another key differentiator for you.

RENEWAL—Renewal is probably the most opportune time to have a conversation about increased exposures and the need for an umbrella at the right policy limits.

Talking about an umbrella at each renewal.

Adding LUXURY ITEMS—More and more customers are purchasing “luxury” items like boats, motorcycles or rental property; and customers with these assets in particular need an umbrella policy.

Customers appreciate the education and expertise, and value agents who create a differentiated experience from direct providers.



Write an Umbrella policy

Help protect your customers from the unforeseen perils by writing an umbrella policy. **Offering coverage from \$1,000,000 to \$10,000,000 (\$5,000,000 in LA)** a Hanover umbrella can protect your customers' future at a time when they need it most.



GET STARTED!

at tap.hanover.com