

Personal Umbrella Insurance

You've worked hard to earn your lifestyle. Consider adding additional liability protection to your Redding California, Home, Renters or Condo policy. [Personal Umbrella Liability](#) coverage added to your other policies can protect you, your spouse and any relatives living in your home for \$1 million or more.

[Personal Umbrella Liability](#) from Berry Curtis Insurance is one of the most commonly overlooked policies, but in the case of a catastrophic financial event, it could be the best line of defense you'll ever have. If you're involved in a major auto accident or if someone gets injured on your property, you could be sued for damages well beyond the liability coverage provided by your Home and Auto Insurance policies.

Personal Umbrella Protection

[Umbrella Insurance](#) provides extra protection or limits above the liability insurance you currently have. Just as an umbrella protects you from heavy rain, an umbrella insurance policy protects you from losing the entirety of your wealth and assets in the event of a claim. Umbrella insurance can provide limits above your business insurance, personal auto and home policies.

Umbrella insurance provides broad insurance beyond traditional insurance. It provides additional liability coverage above the limits of your primary insurance policies. It can also provide coverage for claims that may be excluded by the primary policies

It is true that personal [umbrella insurance](#) may not be for business or individual, but if you are a business, wanting to protect your company's resources, building financial resources for your future, are a professional, own your home, boat or recreation vehicle, you should consider an umbrella insurance policy. Having the added protection of an umbrella insurance policy is coverage no one should go without. Call us today, for a free review.

High Net Worth Individuals

Do you own a boat, second home or have other expensive toys? Often high net worth individuals need higher liability limits to protect personal assets. A simple rule is, the more you own the greater risk you may have of losing it. The nice thing about an umbrella policy is that it is competitively priced. Usually, it costs about \$300 per year for each \$1,000,000 increment of insurance that you buy, and it can bring you great piece of mind.

[At Berry Curtis Insurance](#), we are committed to the safety and security of you and your family, which is why we will work with you to create a perfect policy that protects all of your interests. Since Personal Umbrella Insurance will vary depending on your individual coverage needs, it's important to discuss your options with one of our insurance specialists before making a decision.