

Umbrella Insurance FAQs



What does it NOT cover?

Damage to your own property, nor does it cover any deliberate damage to others' property.

How does it work?

Think of it as a “supplement” to your core coverage. If you get sued for more than your liability limit it protects you from paying out of pocket.

Do I need it?

If you: own a car, own a home, want to protect your assets against a lawsuit or judgment, or want to protect your retirement savings or future earnings.

Does it cover rental cars?

Yes, if the cost of damage or any lawsuit fees is greater than your auto insurance liability limits.

What does it cover?

It protects you if you're found liable for causing bodily injury to others or damage to their property. Also, slander, libel, false arrest, and invasion of privacy, as well as any legal defense costs.

How much does it cost?

For the amount of protection it offers, liability insurance is surprisingly affordable, especially if you get it through your insurance auto/home insurance provider.

What about rental property?

Yes, it extends your liability protection beyond the limits of your primary policy. If you're a landlord, it can help protect you from lawsuits by tenants, their guests, or other third parties.

