

ARE YOU COVERED?

DO YOU HAVE ENOUGH INSURANCE?



UMBRELLA INSURANCE

What is umbrella insurance?

Umbrella Insurance provides additional liability protection. It covers the underlying policy that you have and takes effect if the liability limits on these policies are maxed out. You can have an **additional million dollars in coverage** that will put your mind at ease in the event of a liability claim.

What Does Umbrella Insurance Cover?

Umbrella liability insurance can protect you from:

- Litigation arising from property damage or injury
- Legal defense fees if you go to court due to property or injury.



COMMERCIAL UMBRELLA

A Commercial Umbrella Policy **increases business liability protection when the costs exceed the limits of the primary underlying business liability coverage.** A commercial umbrella insurance policy will help protect when an accident happens:

- A customer slips on a wet floor in your restaurant and gets injured and goes to the hospital. The medical costs of the injuries are more than your general liability policy's limits.



PERSONAL UMBRELLA

With personal Umbrella Insurance, you receive:

- **\$1 million in coverage**, with higher limits available.
- Additional liability coverage over the limits of underlying liability policy.
- Payment of defense costs, attorney fees in the event of a lawsuit

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