

## Personal Umbrella Insurance Policy Guide

Think of a personal umbrella policy as your financial safety net. It kicks in if life's surprises become big headaches, offering extra liability coverage beyond what your primary insurance (like auto, home, or boat) provides. Personal umbrella coverage steps up when your main insurance taps out.

### Why Is This a Big Deal?

If a loss causes your underlying insurance policies to be exhausted, you could be held personally responsible to pay massive leftover bills out-of-pocket.

### High Value, Low Stress

Let's talk numbers, but the fun kind! For just a couple hundred dollars a year per million dollars of coverage, you can boost your financial safety net by \$1 to \$5 million.

### Why It's a No-Brainer

Considering catastrophic losses can happen in an instant, your personal umbrella could be the difference between financial stability or ruin.



## Introducing monoline

Monoline is the personal umbrella provider that's as modern and efficient as you are! Say goodbye to outdated practices like paper checks, snail mail, and waiting forever for policy changes. We're all about making the insurance experience faster, easier, and yes, even a bit more fun. We're here to offer you and your independent insurance agent top-notch products and solutions, without the hassle.