



Personal Umbrella Insurance Checklist

Extra liability protection above your auto and home insurance—protecting your assets from major lawsuits.

1. Assets to Protect

- Home Equity: \$ _____
- Savings/Checking: \$ _____
- Investments: \$ _____
- Retirement Accounts: \$ _____
- Other Assets: \$ _____
- Total Net Worth: \$ _____

Coverage should equal or exceed net worth.

2. Current Insurance Limits

- Auto Liability: \$ ____ / \$ ____
- Homeowners Liability: \$ _____
- Boat Liability: \$ _____
- Other Policies: _____
- Already have umbrella? \$ _____
- Need to increase underlying limits?

Umbrella requires minimum underlying limits.

3. Risk Factors

- Teen driver(s) in household
- Swimming pool or hot tub
- Dog (breed: _____)
- Rental property owner
- Boat or watercraft
- Frequent entertaining/guests

More risk factors = consider higher limits.

4. Coverage Needed

- \$1 million umbrella
- \$2 million umbrella
- \$3 million umbrella
- \$4 million umbrella
- \$5 million umbrella
- Higher: \$ ____ million

5. Additional Risk Factors (check all that apply)

- Motorcycle or ATV
- RV or motorhome
- Trampoline
- Active on social media
- Coach or volunteer with youth
- High-profile job/position

6. What Umbrella Insurance Covers

- Excess auto liability
- Excess homeowners liability
- Personal injury (defamation)
- Worldwide coverage

7. Questions to Ask

• How much coverage do I need? • What are the underlying requirements? • Is my dog covered? • Are rental properties included? • What about defamation/social media? • Does it cover my teen driver? • What's NOT covered? • What does it cost?

8. Documents to Gather

- Current auto declarations page
- Current homeowners dec page
- Other policy dec pages (boat, etc.)
- List of assets/net worth estimate

Ready to Protect What You've Built?

Bring this checklist with your policy info. We'll find umbrella coverage that fits your situation.

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This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.