



AFORE
Insurance Services

PRIVATE CLIENT

Smart Protection for Successful Families

Understanding Personal Umbrella Insurance & How to Determine the Right Coverage Limits



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Introduction

As your career advances, your family grows, and your assets multiply, your financial exposure increases in ways you might not expect. Personal umbrella insurance is no longer a “nice-to-have”—it’s a critical layer of protection. The Private Client at Afore Insurance Services is here to help families like yours bridge the gap between basic coverage and comprehensive risk management.



What Is a Personal Umbrella Policy?

A personal umbrella policy provides additional liability coverage beyond the limits of your homeowners, auto, and other personal insurance policies. Think of it as a financial safety net—one that protects your assets, lifestyle, and future income in the event of a major claim or lawsuit.

Umbrella coverage typically includes:

- Additional liability for bodily injury or property damage
- Coverage for legal defense costs
- Protection against claims such as libel, slander, or invasion of privacy
- Coverage for household members, including teens and college-aged children

But it does not cover:

- Business-related liabilities
- Intentional acts of harm
- Claims related to war, nuclear incidents, or communicable diseases



Why It Matters for Emerging Affluent Families

If you earn a six-figure income, own property, drive luxury vehicles, or host gatherings, you have a higher-than-average risk profile. Even a minor incident—a visitor slipping by the pool, a teenage driver’s fender bender, or a social media misstep—can result in a lawsuit that exceeds your primary policy limits.

Without an umbrella policy, your savings, retirement accounts, and even future earnings could be at risk.

Real-Life Examples

• Teen Driver, Major Accident

A 17-year-old driver causes a multi-car pileup. Auto policy maxes out at \$500,000, but medical claims total \$2.4 million. The family's umbrella policy covers the \$2,150,000 gap.

• Slip and Fall at Home

A contractor slips on icy steps and sues for lost wages. The homeowner's policy pays \$300,000; the umbrella kicks in an additional \$700,000 to settle the claim.

How to Choose the Right Umbrella Limit

The right limit depends on your lifestyle, net worth, and future income. Consider:



Your Assets:

Home equity, savings, investments, vehicles, and valuables



Your Income:

What would be at stake in a wage garnishment scenario?



Your Risk Profile:

Do you host guests?
Have young drivers?
Own rental properties or vacation homes?



Your Digital Footprint:

Do you or your kids post publicly on social media?

Afore Private Client members typically choose umbrella policies with limits starting at \$5million and scale up to \$100 million or more.

Strategies for Reducing Risk

While insurance is essential, smart living matters too. Here are ways to reduce exposure and possibly lower your premiums:

- ✓ Maintain clean driving records (especially for teen drivers)
- ✓ Install safety features like security systems and pool fences
- ✓ Create formal employment agreements for domestic staff
- ✓ Avoid public oversharing on social media
- ✓ Make timely home repairs



Work With a Trusted Advisor

The Private Client team at Afore Insurance Services is dedicated to helping successful families build smarter insurance strategies as their lives and responsibilities evolve. Our expert advisors assess your full financial picture, identify hidden exposures, and recommend layered protection plans, including umbrella and excess liability policies.



Let's Talk

Your future deserves protection today. Connect with a Private Client advisor to review your current coverage and explore umbrella insurance solutions designed for your life.

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About Afore Select

The Private Client team of Afore Insurance Services serves High-Net-Worth families, successful professionals, entrepreneurs, and emerging HNW families on the rise. Our team specializes in high-touch service, strategic risk planning, and forward-thinking protection as clients move toward high-net-worth status.



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