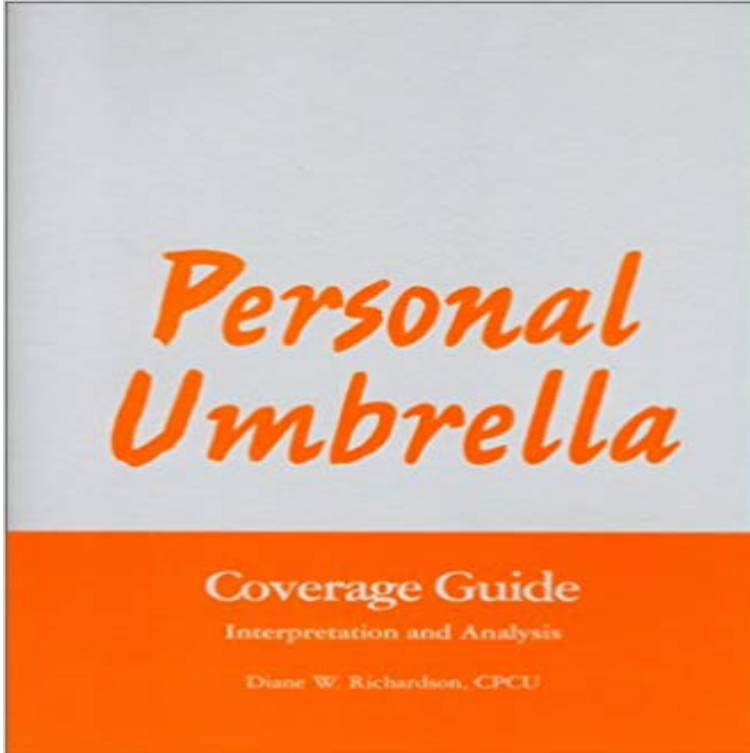


Personal Umbrella Coverage Guide - Interpretation and Analysis: Interpretation and Analysis



Auto and homeowners policies provide adequate liability for many people, but umbrella insurance coverage provides an extra layer of liability coverage. Not all umbrella policies are the same - they differ in coverage, definitions, scope and features. Although Insurance Services Office (ISO) and American Association of Insurance Services (AAIS) have developed umbrella policies, most insurers file and use their own forms. Therefore, it is important to have a basic knowledge of umbrella features and benefits so that insurance professionals can best advise and protect their clients. Drop Down? Following Form? Excess? If you don't know the meaning of these terms, you need The Personal Umbrella Coverage Guide to help you understand this important tool in the personal lines arsenal. Your clients need umbrella coverage; your competitors will happily sell it to them - and replace your homeowners and auto coverage along the way. The Personal Umbrella Coverage Guide will teach you the basics of how umbrella policies work and interact with underlying homeowners and auto insurance, so that you can advise your clients and build your personal lines book of business.

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