

**\$1,000,000**

**Liability Umbrella**



**Homeowners**



**Liability = 300/1**  
**Dwelling = 120,000 (80% Rule)**  
**Per. Prop. = 72,000 (60%)**  
**Deductible = \$1,000**



**Liability: BI=300/500**  
**PD=50**

**Damage: Collision/Comp.**  
**Deductible = \$500**



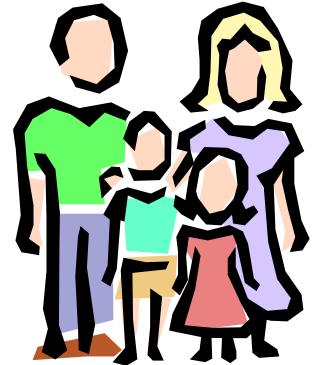
**Auto**

**Age: 40 Salary: \$50k**

**His: \$500k – 20yr level**

**Her: \$200k – 10yr level**

**Child Rider - \$10k**



**Life**

**Co-Insurance – 80/20**

**Deductible - \$150/\$400**

**Stop Loss - \$1,000**

**Life Limit - \$1 mil.**

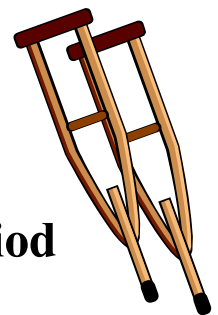


**Health**

**Occupational till 65**

**50% of pay**

**1 yr elimination period**



**Disability**

**(The limits listed above are examples only. Your specific needs will vary.)**

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