

## WHY YOU NEED AN UMBRELLA POLICY IF YOU DRIVE A CAR

Since last month's article covered the topic of why you need an umbrella policy if you own a dog (or any animal, for that matter), we are now going to cover why you need an umbrella policy if you drive a car. Everyone who has children in their home that are getting ready to drive, or are already driving, are at even greater risk and need to have an umbrella policy due to the inexperience of that youthful operator.

But you are thinking to yourself, "I don't have any youthful operators in my home. I am a great driver and would never cause an accident, so why do I need an umbrella policy?" Besides the fact that *anyone* is capable of causing an accident and being sued, you can be the best driver in the world, but that doesn't mean that someone isn't going to run over you. RLI, one of Saylor Insurance's umbrella carriers, estimates that about 20% of the population consists of uninsured drivers, with an even higher percentage of drivers who are underinsured.

Everyone should consider securing "Underinsured/Uninsured Motorist (UM/UIM) coverage with their umbrella policy. Without adequate coverage, you may only recover whatever coverage the at-fault driver secured, which may be no coverage at all (hence "uninsured"), or which may not be enough coverage to pay for all of your medical bills, pain and suffering, and partial or even permanent loss of income (hence "underinsured").

### DO YOU HAVE FRIENDS?

Along with the need for an umbrella policy if you drive a car is the need for an umbrella policy if you own or even rent a home. Guests can get hurt and become partially or permanently disabled – whether it is from a fall of any kind, such as a deck collapsing during a party, or a child falling off of that same deck. If you serve food, there is a possibility of unintentionally having guests contract food poisoning.

### DO YOU HAVE A HOBBY?

If you own a boat, motorcycle, RV, golf cart, you are also at risk. Accidents can happen anywhere and at any time, and with *any* motorized vehicle.

Considering that a \$1 million personal umbrella costs less than a dollar a day, the added protection can make all the difference. Call or stop by to get your umbrella policy started today!

**\*\*Saylor Insurance Service, Inc.** is a local Independent and Trusted Choice® agency that represents multiple insurance companies, so it offers you a variety of personal and business coverage choices and can customize an insurance plan to meet your specialized needs. You can visit **Saylor Insurance** at 21 Main Street, Sabetha, Kansas, inside the Morrill & Janes Bank Building, online at [www.saylorinsurance.com](http://www.saylorinsurance.com), or call us at **785-284-3435** or toll free at **888-736-2265**.