



Blanket Insurance vs. Umbrella Insurance

- Blanket and umbrella insurance are different tools in the insurance world, each with its own advantages and for different needs.
- Knowing how they work and what they can't do helps you make smart choices to protect your assets and liabilities.

Products and Services

Blanket Insurance

- This concept is commonly associated with the following types of insurance.
- Personal property insurance covers different belongings like jewelry, electronics, or collectibles under one limit.
- For flood insurance, sometimes one policy can cover several properties in the same floodplain.

Umbrella Insurance

- **Umbrella insurance** typically doesn't offer its own standalone products or services.
- Instead, it acts as an add-on to your existing liability insurance policies, providing additional coverage for:
- If you're sued for causing someone physical harm, and it goes over your primary policy limits, umbrella insurance can cover the extra costs.

Other Affiliates

- **Blanket Insurance:** Not directly tied to specific insurance companies. The concept applies to insurance policies offered by various providers.
- **Umbrella Insurance:** Many major insurance companies offer umbrella insurance as an add-on to their existing policies.

Choosing the Right Coverage

- Choosing the Right Coverage
- Think about your current coverage.
- Look at your risk tolerance

